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SEYMOUR DURST

t' Fort nieuw Amsterdam op de Manhatans



FORT NEW AMSTERDAM (NEW YORK), 1651.


*When you leave, please leave this book
Because it has been said
"Ever'thing comes t' him who waits
Except a loaned book."*

AVERY ARCHITECTURAL AND FINE ARTS LIBRARY

GIFT OF SEYMOUR B. DURST OLD YORK LIBRARY

To Mr Charles Preising
in appreciation of his
artcraft in the production
of this volume

G. Leonard Gold.

June 29, 1929.



IN THAT FAITH WE DEDICATE THIS BUILDING
TO THE BETTER DEVELOPMENT OF THE
SCIENCES OF SOCIETY. ITS PHYSICAL
MAJESTY AND BEAUTY WILL RE-
FLECT THE MORAL MAJESTY
AND BEAUTY OF THE
IMPULSE WHICH
CREATED IT



FROM PRESIDENT KINGSLEY'S ADDRESS AT LAYING OF THE
CORNER STONE JUNE SEVENTEENTH NINETEEN-TWENTY-SEVEN



E H Sundance

CASS GILBERT, Inc., Architect

STARRETT BROTHERS, Builders

May the goddesses of the fields, woods, and fountains scatter flowers on your path, and may
white doves build their nests on every acanthus of the columns of your house.—*Quo Vadis*

SOUVENIR

Commemorating the Dedication of
New York Life Insurance Company's
Home Office Building
Madison Square
New York

June Third and Fourth
NINETEEN HUNDRED TWENTY NINE

OFFSITE
AVERY
AA
4230
N1184

CALVIN COOLIDGE



Who, while serving as thirtieth President of the United
States, flashed a signal from the White House,
which formally opened the Building

Elected a Director of the Company on May 8, 1929,
and Chairman of the Agency Committee
on May 29, 1929







THE NINE MEN WHOSE LABORS IN THE DEVELOP-
MENT OF NEW YORK LIFE INSURANCE
COMPANY HAVE BEEN, PERHAPS,
CONTROLLING



AN INSTITUTION IS THE LENGTHENED SHADOW OF ONE MAN
—Ralph Waldo Emerson

JAMES DE PEYSTER OGDEN

First President

Elected President of Nautilus Mutual Life Insurance
Company in April 1845. Once re-elected
serving two years

President of the Chamber of Commerce of the State of
New York, 1842-1845 inclusive

Presided over the great Union Meeting at Cooper Union,
New York, in January, 1861



AARON M. MERCHANT

Second President



First elected in April, 1847

Was Vice-President of the Company (then the Nautilus)
from April, 1845, to the time of his
election as President

Was re-elected in April, 1848, and resigned in December
following





MORRIS FRANKLIN

Third President



First elected President in December, 1848. The Company
was still the Nautilus

Re-elected thirty-seven times and served as President
thirty-six years and ten months





WILLIAM H. BEERS

Fourth President



Entered the Company's service as Accountant in December, 1851, and continued in service for over forty years

First elected President, succeeding Mr. Franklin, in 1885.

Retired in 1892

He was a dominating figure in the Company for many years before he became President, and during the period of his service did more than any other man of that period to put the Company in a leading position in the Life Insurance and Financial world





JOHN A. McCALL

Fifth President



First elected in February, 1892

Re-elected fourteen times, serving just under fourteen
years

Became a clerk in the actuarial branch of the New York
State Insurance Department in 1870, Department
Examiner in 1872, Deputy Superintendent in
1876, Superintendent, 1883-1885

Elected Comptroller of the Equitable Life Assurance
Society in 1886

A man of rare personal charm and power. He will be
remembered long and tenderly





ALEXANDER E. ORR

Sixth President



Succeeded John A. McCall, in January, 1906, and served
until June 17, 1907

An immigrant from Ireland in 1851

President of the Chamber of Commerce of the State of
New York, 1894-1899 inclusive

President of the Board of Rapid Transit Commissioners
which built the first subway





DARWIN P. KINGSLEY

Seventh President



Succeeded Alexander E. Orr on June 17, 1907

Has been re-elected twenty-one times

State Auditor and Superintendent of Insurance for
Colorado, 1887-1888

Inspector of Agencies for the New England States,
1889-1892

Superintendent of Agencies, 1892-1898

Third Vice-President, 1898-1903

Vice-President, 1903-1907

Elected a Director in 1898

Since June, 1907, Director, *ex-officio*

President of the Chamber of Commerce of the State of
New York, 1920-1921



*The Company has published four volumes of Mr. Kingsley's
addresses and papers*

THE FIRST BUSINESS OF THE WORLD, 1903

MILITANT LIFE INSURANCE, 1911

LET US HAVE PEACE, 1919

LIFE INSURANCE IS LIGHT, 1927



THOMAS A. BUCKNER



Has served the Company continuously since 1880

Inspector of Agencies, 1892-1898

Superintendent of Agencies, 1898-1900

Fourth Vice-President, 1900-1903

Vice-President, 1903- —

Director, 1901-1907; 1925- —

In control of the Field Force of the Company through
nearly all its period of greatest development





GEORGE W. PERKINS



Inspector of Agencies, 1889-1892

Third Vice-President, 1892-1898

Second Vice-President, 1898-1903

Vice-President, 1903-1905

Director, 1893-1906

Member of the firm of J. P. Morgan & Co., 1900-1910

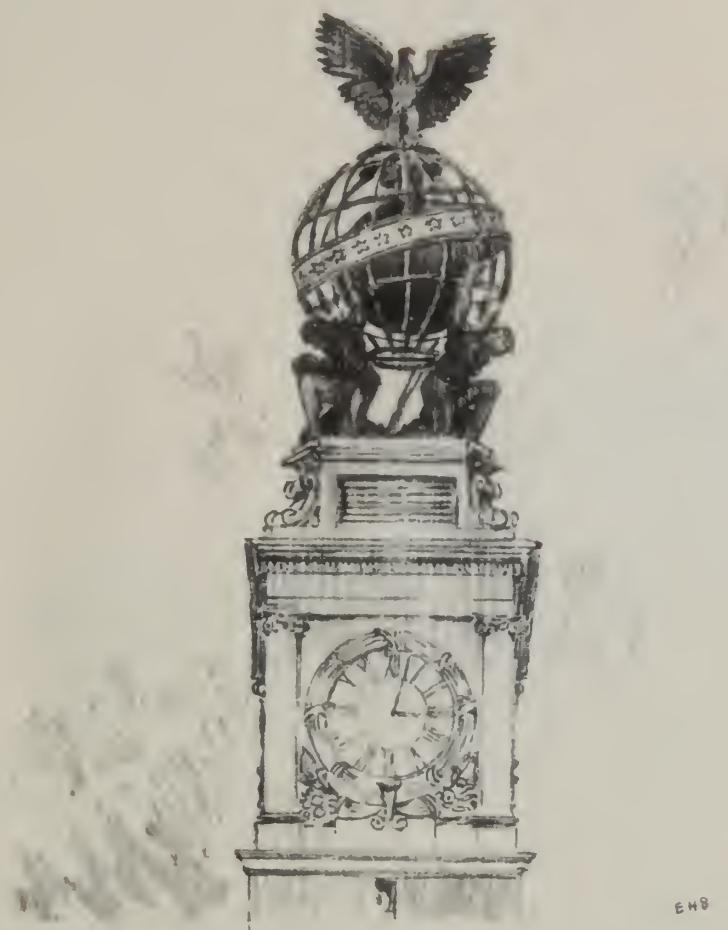
Director of U. S. Steel Corporation and many other
Companies

A great Agency Leader and a powerful factor in the de-
velopment of the Company, 1886-1906









EHB

"Three-forty-six"



J M Septimus

First Home Office
erected by the Company (1870)





E. H. Sanderson

Same Reconstructed (1879)



Same Reconstructed and Extended (1897)



Madison Square

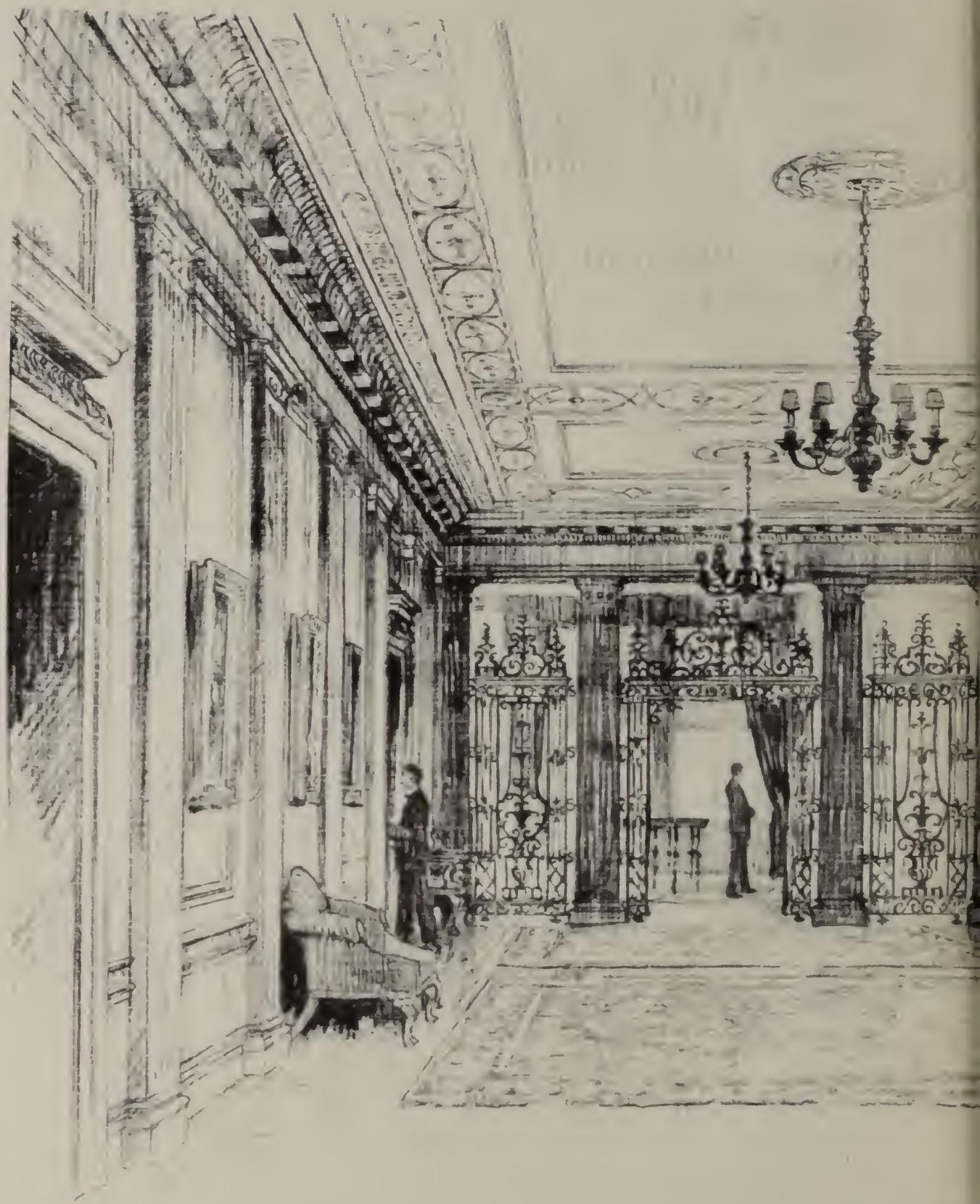


The New Skyline at

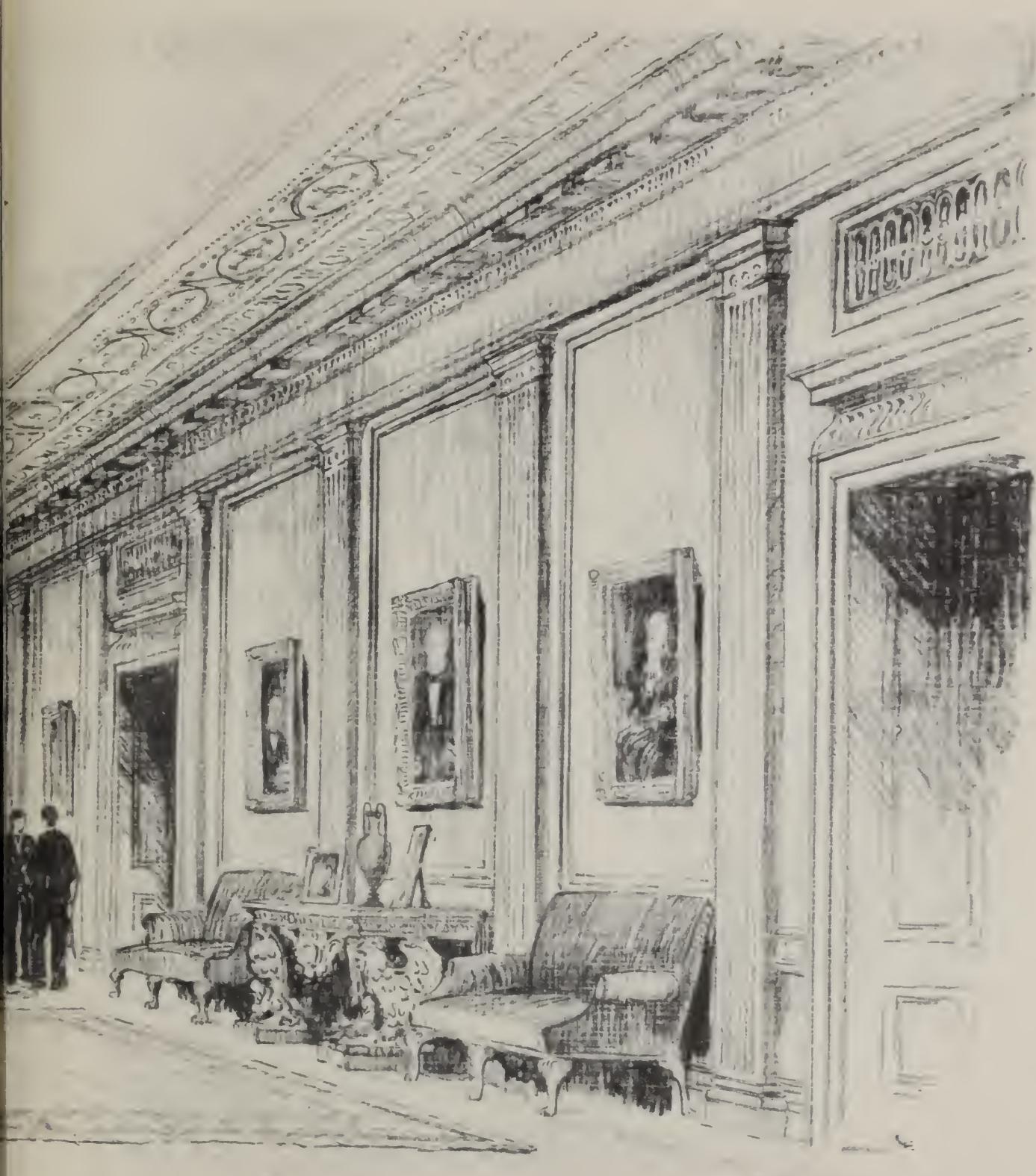


Madison Square Northeast

The Foyer



The Foyer of

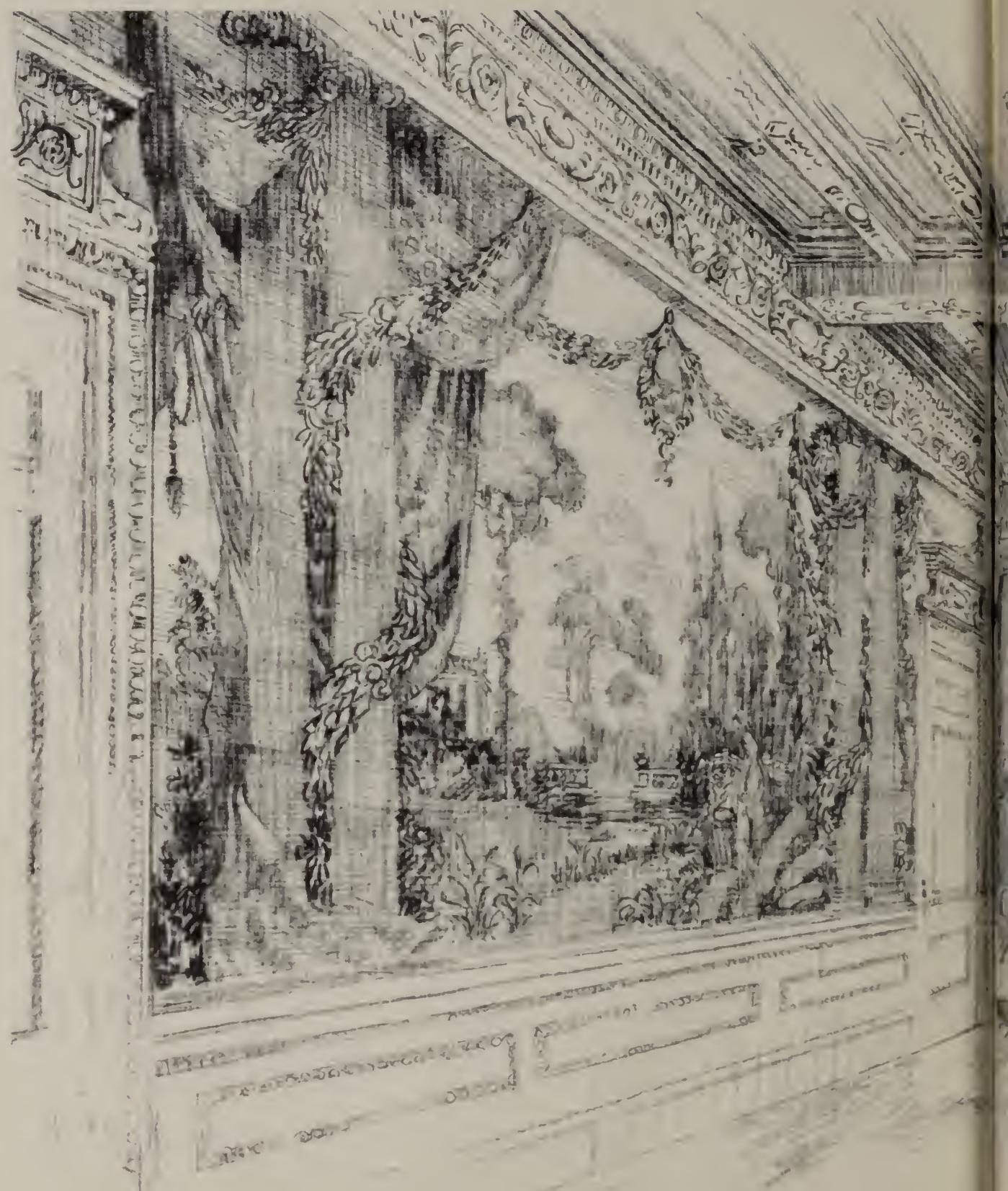


E H S.

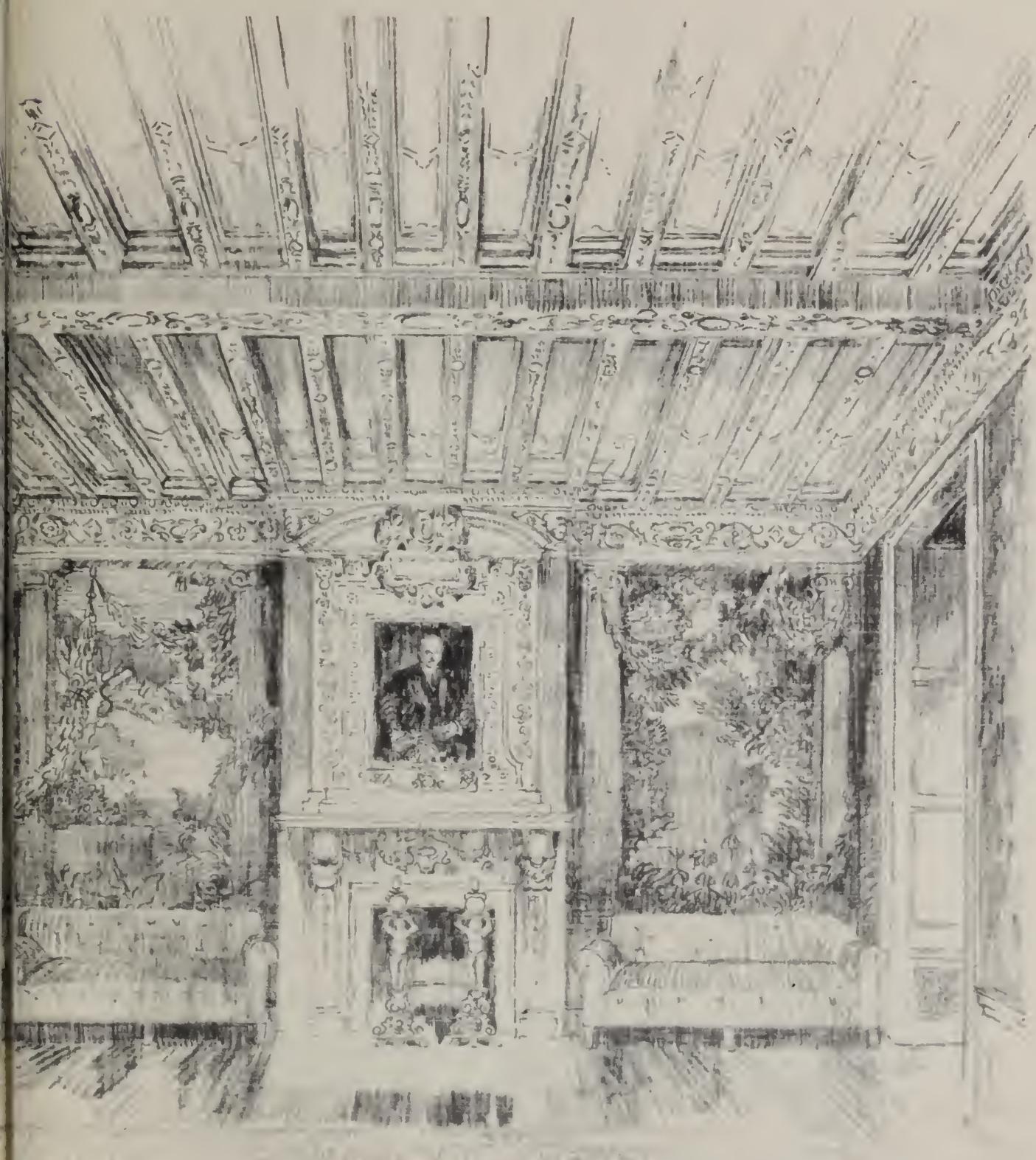
the Board Room



The Board Room



The Board Room, Designed by William R. Mead



transferred from 346 Broadway to Madison Square



“TWAS A GLORIOUS VICTORY”

BY A VALIANT FIGHTING FORCE
WHICH BROUGHT FIVE HUNDRED
FORTY HONOR MEN AND WOMEN

TO DEDICATE THE NEW
HOME OFFICE BUILDING

AT MADISON SQUARE
NEW YORK CITY

JUNE 3RD & 4TH

1 9 2 9



IN A CONTEST FOR NEW BUSINESS DURING JANUARY,
FEBRUARY AND MARCH THE UNPRECEDENTED TOTAL OF
\$273,841,283 OF INSURANCE WAS WRITTEN AND PAID FOR BY
MAY FIFTEENTH, NINETEEN HUNDRED AND TWENTY-NINE

VICTORY IS A THING OF THE WILL

—A favorite maxim of Marshal Foch



THE TRIUMPH OF A DETERMINED WILL

Ferdinand Foch, Field Marshal of France, gathered to his fathers, has greeted in mythical Valhalla the souls of the great warriors of the past, Alexander, Caesar, Wellington, Napoleon and the rest. The Marshal, spoken of as "the symbol of the victorious will," took as his constant theme "a battle lost is a battle you THINK you cannot win," a spirit that was impressed by him not only on his own people but on others about him, which unquestionably had much to do in bringing victory to the allied arms.

In this Dedication Contest, a battle for business, quite a similar spirit prevailed. For three months the allied forces of Nylic contended against the uninsured. Your well-laid plans were often upset and routed, as they were in the campaigns of the Western Front. Yet all the time the INVINCIBLE DETERMINATION TO WIN was present among you. The goal to reach was the dedication of this building with a grand total of new paid insurance that should eclipse all the totals secured by your arms—and pens—in any similar period; a peaceful battle in which the people as a whole have BENEFITED.



—AND THIS WAS DONE!

The Ninety-Day Campaign resulted in the total of more than 80,000 applications for \$273,841,283 new paid insurance, at the rate of well over a BILLION per annum. A magnificent achievement in keeping with the event.

I congratulate most heartily on behalf of the Company all who had an effective hand in this great showing. 1,877 agents by their WILL POWER paid for their quotas or better. They won the honor of having their names included in this beautiful volume. Particularly do I felicitate the 540 members of the Honor Delegation invited to New York as guests of the Company to dedicate the New Home Office. The list is thrilling. Its wide scope is impressive. Great records by Senior Nylics, veterans of hard-fought battles, great records by agents, old and new in the business, including our friends the ladies, records that make the blood run faster, even accustomed as we are to deeds of valor in the field.

*The names that follow constitute for the Nylic Army.
not a Valhalla—but a LIVING HALL OF FAME.*

*Thos. A. Buerkner
Vice-President.*

Home Office, June 1, 1929.



FIFTY WINNING AGENTS-AT-LARGE

*The Ten Leading Agents Who Secured the Most Paid Business
(Irrespective of Their Allotments)*

Name	Branch	Name	Branch
PHILIP S. ROSEN . . .	Vanderbilt Avenue	A. J. CRYSTAL . . .	Forty-second Street
JOHN A. CAMPBELL . . .	Vanderbilt Avenue	J. H. DAVIS, JR. . . .	Long Beach
JACOB LEVY	Bronx	ISIDORE SPIEGEL . . .	Eastern Department
FREDERICK C. MOSER	Seattle	JOEL HERSHMAN	Reading
ABRAHAM SEFF	Knickerbocker	LOUIS POMERANZ . . .	Knickerbocker

Average per individual \$652,700.

Ten \$400,000 Club Agents with the Greatest Excess Volume Over Allotments.

Name	Branch
Harry J. Roach	Cleveland
H. O. Merle	Decatur
Walter L. Eyman	Kansas City
Charles W. Felker	Wisconsin
Jack Manfield	Stock Exchange
Herbert F. Austin	Brooklyn
A. L. Farmer	Oklahoma
A. E. Duran	Oklahoma
A. H. Vipond	Montreal
John J. Parker, Sr.	Cleveland

Average per individual over \$378,000.

Ten \$200,000 Club Agents with the Greatest Excess Volume Over Allotments.

Name	Branch
Shirley J. Weinberg	Detroit
*Mrs. Lela M. D. White	Maine
David Engelmann	Circle
Jacob I. McKnelly	East St. Louis
James Rothstein	Manhattan
Arthur H. Sisk	New Mexico
George F. Rowe	Wisconsin
Alexander Tulin	Eastern Department
Chas. H. Viner	La Salle Street
Morris Loitman	Old Colony

**Won also as Leader of her Department on Number of Applications paid for.*

Average per individual over \$310,000.

Ten Non-Club Agents with the Greatest Excess Volume Over Allotments.

Name	Branch
Harry L. Goldberg . . .	Philadelphia Cl.-H.
Charles Streusand	Grand Street
Geo. I. Walsh	St. Joseph
Sylvan Newman	Baltimore
O. F. Gloystein	Tacoma
Eugene M. Rosen	Los Angeles
Benj. F. Schleicher . .	Southern California
Adolph L. Raclin	Central
Herman Spitzel	Sunset
Abram C. Newcomb	Calgary

Average per individual over \$254,000.

** Ten New Agents Who Paid for the Greatest Volume, Regardless of Their Allotments.*

Name	Branch
Richard A. Jones, Sr.	Murray Hill
Mrs. Freda Ozdoba	Knickerbocker
Bennett L. Bergstein	Union Square
Isidore Einstein	Grand Street
Theodore Borenstein . .	Eastern Department
Martin Zimmerman	Madison Square
William P. Mayer	Peoria
L. F. Clawson	Shreveport
C. A. Van Hafften	Kansas City
Mrs. Mollie Fishel	Knickerbocker

**Appointed on or after Sept. 1, 1928.*

Average per individual over \$231,000.

WINNING AGENTS BY DEPARTMENTS

GREATER NEW YORK

\$400,000 Club Agents with Greatest Excess Volume Over Allotments

Name	Branch	Name	Branch
Archibald J. Foster	Knickerbocker	F. G. Norton	Seaboard
Nathan T. Wolfe	Madison Square	Louis Plotkin	Forty-second Street
Simon Rothenberg	Hudson	Henry Eggers, Jr.	Manhattan
Benjamin Grossman	Madison Square	Aaron Baum	Stuyvesant
Joseph A. Dempsey	Exchange	Joseph E. Siegel	Forty-second Street
Mrs. Katherine E. Stark	Manhattan	Frank F. Gordon	Circle
Charles G. Montrose	Brooklyn	Abraham Schwartz	Twenty-third Street
Robt. H. Mackey	Manhattan	Mrs. Zara B. Rosen	Vanderbilt Avenue
Morris Jurnove	Seaboard	Numan Schwartz	Brooklyn
A. W. Parry	Forty-second Street	Abraham Rosenblum	Forty-second Street
Nathan Moss	Union Square	Abraham Adler	Madison Square
Max Lenowitz	Manhattan	H. J. L. Fortuin	Newark
		Joseph F. Schumm	Brooklyn

\$200,000 Club Agents with Greatest Excess Volume Over Allotments

Jack Port	Circle	B. S. Seasongood	Knickerbocker
Samuel T. Slater	Manhattan	Harry Waldman	Bronx
C. K. Zimmerman	Metropolitan	Abraham Pollock	Madison Square
Samuel A. Oichman	Bronx	I. L. Kronenberger	Knickerbocker
Aubrey E. Green	Newark	Louis Feigenbaum	Mercantile
David Moskowitz	Circle	Abraham Goldblum	Nassau
Joseph Held	Madison Square	Harry Cohn	Brooklyn
Joseph Kesten	Twenty-third Street	James F. Mathias	Manhattan
Lawrence L. Lifshey	Vanderbilt Avenue	Max Schultz	Grand Street
Samuel Fiddleman	Hudson	Charles A. Pecora	Nassau
Benjamin Kutner	Knickerbocker	Leo Stein	Metropolitan

Non-Club Agents with Greatest Excess Volume Over Allotments

S. W. Kapelsohn	Seaboard	Gabriel G. Debey	Manhattan
Prokope Tretiacov	Knickerbocker	Jacob Malter	Circle
A. M. Somerfeld	Madison Square	Arthur N. Rich	Forty-second Street
Fred G. Danner	Knickerbocker	C. G. Kinscherf	Forty-second Street
Isham G. Walker	Forty-second Street	E. M. Lane	Knickerbocker
Max Ascher	Tremont	Miss Anna Nathanson	Forty-second Street
Gedale Michaelson	Grand Street	Solomon W. Kroll	Mercantile
William Gross	Grand Street	Theodore Cherwony	Twenty-third Street
George Marks	Circle	Miss Edith J. Miller	Manhattan
Samuel Kahn	Mercantile	Louis Swernoff	Madison Square
William V. Lurie	Williamsburgh	Solomon Becker	Mercantile
Louis J. Madden	Manhattan	Morris Kreissel	Spring Street
David Hochberg	Hudson	Mrs. Johanne Wallerstein	Newark
Mrs. Rosalie N. Slomka	Forty-second Street	Solly S. Lew	Stuyvesant
Michael Yaruss	Newark	Samuel Ball	Circle

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

Solomon M. Rosenthal	Vanderbilt Avenue	Solomon Fass	Madison Square
Mrs. Celia Garfinkle	Union Square	Hyman Rothstein	Madison Square
Herman Greenbaum	Bronx	Abraham J. Panitch	Grand Street
Henry J. Levy	Franklin	Samuel Goldberg	Vanderbilt Avenue

EASTERN DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments

William J. Garnett	Buffalo	George T. Ganey	Buffalo
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\$200,000 Club Agents with Greatest Excess Volume Over Allotments

A. H. Pitney	Connecticut	Julius Michael	Eastern Dept.
William Mayette	Watertown	J. A. Brennan	Connecticut
Mrs. Rosalind G. Cohen	Buffalo	*Simon Farber	Buffalo
Miss Esther G. Cohen	Eastern Dept.	Edward F. Cramer	Binghamton

*Also won as Leader of his Department on Number of Applications paid for.

WINNING AGENTS BY DEPARTMENTS

EASTERN DEPARTMENT (*Continued*)

Non-Club Agents with Greatest Excess Volume Over Allotments

<i>Name</i>	<i>Branch</i>	<i>Name</i>	<i>Branch</i>
W. A. Briggs	Toronto	Justus A. Schlichting	Eastern Dept.
William H. Dyer	Syracuse	John Lynch	Buffalo
Thomas H. Whitaker	Toronto	Isaac Wedeen	Eastern Dept.
Fred D. Maine	Watertown	Chester A. Bayles	Buffalo
Mrs. Irene Margulis	Buffalo	Vernon B. Crounse	Albany
Charles P. Lynch	Binghamton	Peter J. MacSwiney	Eastern Dept.

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

Abraham Polekoff	Eastern Dept.	Peter Palmer	Toronto
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NORTHEASTERN DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments

Chris A. Allen	New Hampshire	Louis Cohen	Old Colony
Mrs. Ellen C. Paine	Maine		

\$200,000 Club Agents with Greatest Excess Volume Over Allotments

George E. Kalem	Old Colony	Charles M. Day	New Hampshire
F. P. Laughlin	New England	M. C. O'Neill	New England
C. C. Prince	New England		

Non-Club Agents with Greatest Excess Volume Over Allotments

Max Lipson	New England	Constantine G. Primbas	Western Mass.
Louis I. Rice	Old Colony	Ellsworth E. Barker	Maine
Samuel Toy	New England	Kapriel M. Kaprielian	Old Colony
J. N. Keefe	New England	Joseph P. Rand	Maine
Harry Rubinoff	Maine	Gustave C. Anderson	Rhode Island

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

William J. Whited	Maine	Abraham Knight	New England
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ATLANTIC DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments

Coy Jay	Johnstown	Bennie Hirschfield	Pittsburgh
Oscar Robins	Pittsburgh		

\$200,000 Club Agents with Greatest Excess Volume Over Allotments

D. E. Crane	Pittsburgh	Mrs. Ida Blatt	Erie
Michael Wanda	Scranton	S. M. Oshry	Pittsburgh
Joseph Riff	Broad Street	Harold J. Clarke	Pittsburgh
L. H. Malenfant	Pittsburgh	Martin E. Healy	Independence
Jacob Rothbart	Pittsburgh		

Non-Club Agents with Greatest Excess Volume Over Allotments

James B. Mersereau	Harrisburg	P. A. Youngquist	Johnstown
Albert L. Simon	Independence	William Hoffman	Harrisburg
Harry P. Thornton	Erie	Wm. H. Dunlap, Jr.	Pittsburgh
H. A. Rockefeller	Scranton	Mrs. Etelka Hochstetter	Pittsburgh

WINNING AGENTS BY DEPARTMENTS

ATLANTIC DEPARTMENT (*Continued*)

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

Name	Branch	Name	Branch
Alvah W. Stuart	Philadelphia Cl.-H.	Wilmer C. Faust	Harrisburg
Louis Glickman	Trenton	E. E. Brown	Erie
Nathan Kann	Pittsburgh		

GREAT MIDDLE DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments

Albert D. Schultzman	Indianapolis	N. R. Cornsweet	Euclid
Samuel Biechler	Cincinnati	Samuel R. Bentley	West Virginia

\$200,000 Club Agents with Greatest Excess Volume Over Allotments

Max E. Sanders	Euclid	Ezra M. Thede	Detroit
Patrick J. Nutley	Cleveland	William B. Gardner	Toledo
Clinton C. McIntosh	Indianapolis	Kinchen N. Matthews	Cleveland
Guy D. Dill	Fort Wayne	P. C. Logsdon	Louisville
Milton Manheimer	Cincinnati	Raymond E. Sebald	Cincinnati

Non-Club Agents with Greatest Excess Volume Over Allotments

Saul H. Sachs	West Virginia	J. H. C. Steltzriede	Detroit
Joseph T. Dierkes	Cincinnati	F. W. Edwards	Detroit
William G. Colwell	Cleveland	James I. Woodruff	Cleveland
Nathan Levine	Detroit	Clarence S. Gilmore	Detroit
O. P. Bahre, Jr.	Grand Rapids	Frank D. Sullivan	Cincinnati
Albert J. Rebstein	Cincinnati	Albert D. Horowitz	Euclid
R. A. Lemmon	Detroit	Harry Schneider	Detroit
James R. Muldoon	Cincinnati	E. L. Martin	Lafayette
Samuel L. Berkman	Cleveland	S. J. Colwell	Akron
Mrs. Ann H. Smith	Grand Rapids	J. J. Friedland	Youngstown
Alex A. Grossman	Euclid		

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

Nathan Toplin	Indianapolis	Robert W. Gear	Toledo
Herman M. Van Noorden	Toledo		

SOUTHERN DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments

F. L. Wickham	Atlanta	M. C. Salassa	Charlotte
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\$200,000 Club Agents with Greatest Excess Volume Over Allotments

R. C. Roberts	Savannah	Thos. O. Lawton	Savannah
*J. W. Burmester	Savannah	Mrs. Fannie E. Dunkin	Florida
Mrs. M. H. Olney	Savannah	C. L. Thomas	Atlanta
James L. Kirkwood	Richmond	B. H. France	South Carolina
W. H. Allen	Charlotte	R. F. Harris	Atlanta

Non-Club Agents with Greatest Excess Volume Over Allotments

J. E. Keesling	Richmond	J. R. McPhail, Jr.	Charlotte
N. J. Mandanis	Charlotte	Mrs. Isabelle M. Kelly	Florida
H. C. Loveland	Florida	Miss M. Pritchett	Savannah
G. W. Head	Atlanta	L. H. Burkhalter	Atlanta
J. W. Underwood	Charlotte	Mrs. O. H. Johnston	South Carolina
H. L. Eichelberger	South Carolina	Leonard Hill	Norfolk
Charles T. Link	Florida	J. R. Stokes	Florida
W. G. McWilliams	Atlanta		

*Also won as Leader of his Department on Number of Applications paid for.

WINNING AGENTS BY DEPARTMENTS

SOUTHERN DEPARTMENT (*Continued*)

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

Name	Branch	Name	Branch
F. D. Helvenston	Florida	H. J. Kennedy	Charlotte

CENTRAL DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments

Charles W. Schick	Central	Charles J. Morris	Clearing-House
*F. A. Hammerquist	So. Dakota	H. J. Berliss	Clearing-House
Theo. Weiss	City Hall		

\$200,000 Club Agents with Greatest Excess Volume Over Allotments

John C. Pierik	Fisher	Thomas Piser	Central
Frank L. Campbell	Nebraska	Joseph Levinson	Central
Leo Siever	Fisher	Miss C. Jean Reitz	Sioux City
C. E. Robbins	Madison	C. C. Porter	Des Moines
M. J. Cosover	Madison	Max Goldberg	Central
William Bluth	Stock Exchange	Meyer H. Sackheim	Central
Isidore Zukerman	Central	Isidore Feinberg	West Side
Robert B. White	Nebraska	Fred J. Ploger	Clearing-House

Non-Club Agents with Greatest Excess Volume Over Allotments

Miss J. I. Burroughs	Dearborn	R. K. Zetland	Chicago Mercantile
Orville N. Stukey	Nebraska	Benjamin B. Berlin	La Salle Street
H. E. Stockhausen	Peoria	C. R. Light	Decatur
Jacob Harand	Chicago Mercantile	Jacob Bauer	Nebraska
E. F. Gottlieb	Clearing-House	William D. Linz	West Side
Morris M. Sorkin	La Salle Street	Leo Missner	Central
Mrs. Alice F. Lee	Nebraska	H. H. Heisler	Dearborn
J. D. MacGregor	So. Dakota	Miss Fannie Specter	Dearborn
Miss M. I. Dimock	Dearborn	Robert A. Wiley	Nebraska
Harry Miller	Chicago Mercantile	Sigmund Dulsky	Chicago Mercantile
Matthew C. Skade	Nebraska	C. H. White	So. Dakota
Louis A. Golden	La Salle Street	A. B. Anderson	Central
Stephen N. Couzinos	Fisher		

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

J. Thomas Shutt	Stock Exchange	Louis J. Gross	Central
Mrs. Rose C. Neustadt	La Salle Street	Frank S. Davidson	Central

NORTHWESTERN DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments

Fred A. Wood	St. Paul	Joseph G. Pollak	Wisconsin
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\$200,000 Club Agents with Greatest Excess Volume Over Allotments

John A. Clark	Wisconsin	E. M. LaPlant	Green Bay
Frank W. Groff	Minneapolis	Maurice H. Aved	Fargo
Ephraim Wolfson	Winnipeg	Elwood F. Ledin	Minneapolis
Irving J. Breslauer	Wisconsin	Guy A. Blaisdell	Wisconsin

Non-Club Agents with Greatest Excess Volume Over Allotments

J. A. Nelson	Grand Forks	Mrs. Sarah Y. Shalett	Minneapolis
James A. Gillespie	Lake Superior	N. W. Shaffer	Winnipeg
Mrs. Emma D. Whiting	Lake Superior	George G. Ledin	St. Paul
T. S. Williams	Green Bay	*J. S. Anderson	Grand Forks
Harry A. Anderson	Minneapolis	Fred R. Kalm	St. Paul
George W. Phillips	Minneapolis	Peter Skanse	Minneapolis

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

Homer B. Hursh	Lake Superior	Howard G. Jones	St. Paul
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*Also won as Leader of his Department on Number of Applications paid for.

WINNING AGENTS BY DEPARTMENTS

GULF DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments.

<i>Name</i>	<i>Branch</i>	<i>Name</i>	<i>Branch</i>
Gus Bertner	Little Rock	Mrs. Lucille H. DeVore	Memphis
Joseph A. Martin	Memphis		

\$200,000 Club Agents with Greatest Excess Volume Over Allotments

George Brannan	Little Rock	Jacob B. Purvis	New Orleans
J. I. Brown	Shreveport	M. E. Nellums	Nashville
J. F. Swindle	Birmingham	*H. E. Scott	Montgomery
Leroy R. Jones	Jackson	Henry C. Yarbrough	New Orleans

Non-Club Agents with Greatest Excess Volume Over Allotments

Robert B. Wilburn	Jackson	Cecil O. Underwood	Jackson
R. O. Killgore	Shreveport	J. E. Pitts	Montgomery
C. F. McClendon	Shreveport	C. W. McAlister	Little Rock
W. F. Conway	Shreveport	Roy Turner	Little Rock
T. S. McKinney	Knoxville	Benjamin R. White	New Orleans
Meriwether W. Alvis	Memphis	Alex. Gibson, Jr.	Birmingham

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

L. B. Riddle	Birmingham	J. C. McKnight	Shreveport
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SOUTHWESTERN DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments.

J. Paul Treat	Denver	T. T. Gaddy	Oklahoma
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\$200,000 Club Agents with Greatest Excess Volume Over Allotments

Billiard W. Hughes	Kansas City	Harry Kessler	Oklahoma
Mrs. Lucile S. Aldrich	St. Joseph	Harry O. Whittington	East St. Louis
Miss Charlotte M. Wright	St. Joseph	H. A. McColl	Pueblo
*Dayton Adams	Denver	J. E. Baker, Jr.	Missouri Cl.-House

Non-Club Agents with Greatest Excess Volume Over Allotments

A. C. Pickens	Oklahoma	Morris Zimbalist	Missouri Cl.-House
Miss Essie Souders	Kansas City	Jess C. Williams	New Mexico
H. P. Will	Oklahoma	James P. Holland	Kansas City
R. L. Dickensheets	Denver	Frederick O. Reh	East St. Louis
E. J. O'Neill	Denver	Dewey F. Hunter	Wichita
A. N. Sakellarides	Missouri Cl.-House		

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

Martin M. Ohlhausen	St. Joseph	Glenn R. Glasgow	Wichita
Henry Yabrof	Wichita		

WESTERN DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments

<i>Name</i>	<i>Branch</i>
Clyde E. Powell	Tacoma

\$200,000 Club Agents with Greatest Excess Volume Over Allotments

J. T. Wilkinson	British Columbia	J. Albert Matson	Oregon
R. A. Blundell	Tacoma	J. Howard Shubert	Spokane

**Also won as Leader of his Department on Number of Applications paid for.*

WINNING AGENTS BY DEPARTMENTS

WESTERN DEPARTMENT (Continued)

Non-Club Agents with Greatest Excess Volume Over Allotments

Name	Branch	Name	Branch
Harry R. Harn	Idaho	Charles S. Bilger	Seattle
R. M. Smith	Oregon	Charles Rantz	Seattle
H. L. Simpson	Idaho	Cecil R. Fuller	Oregon
Thomas E. Peet	Seattle	William Bittle Wells	Oregon
J. H. McMath	Tacoma	W. A. Cameron	Montana
Mrs. Marie A. Weatherby	Tacoma	S. Sasabe	Seattle
Azra M. Willis	Seattle		

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

C. W. Smith	Seattle	John Victor Erikson	Seattle
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PACIFIC DEPARTMENT

\$400,000 Club Agents with Greatest Excess Volume Over Allotments

William Barrett	Pacific	Paul T. Bell	Pacific
Oscar P. Castorina	Southern California	Samuel O. Hall	Pacific
Paul B. Lewis	Los Angeles		

\$200,000 Club Agents with Greatest Volume Over Allotments

Mead H. Horton	Los Angeles	Charles G. Keil	Southern California
M. E. McGrath	Sacramento	Mervyn E. Hitchcock	Pacific
Philip J. Reifel, Jr.	Southern California	W. R. McWilliams	Long Beach
Robert L. Russell	Fresno	William H. Kelly	Pacific
Philip D. Carey	Southern California	Umasaburo Matsuda	Golden Gate
Carl Ambrose	Fresno	A. E. Pearson	Fresno

Non-Club Agents with Greatest Excess Volume Over Allotments

Eugene R. Ellis	Pacific	Thomas Grimes	Los Angeles
Eugene C. Norman	Pacific	Charleton G. Standeford	Fresno
G. C. Truman	Sacramento	Chester L. Fowler	Oakland
*Fred S. Smart	Intermountain	Joseph Croter	Oakland
Miss Anita V. Lyon	Sacramento	Harry R. Siebe	Pacific
J. B. O'Neil	Los Angeles	Wm. O. Youngblood	Los Angeles
D. G. Marshall	Intermountain	Benjamin Walt	Golden Gate
Howard W. Dopp	Pacific	John J. Mahan	Pacific
Harry S. Clary	Los Angeles	Elmer J. Johnson	Golden Gate
Mrs. Jeanette Steinberg	Arizona	Frank C. Joseph	Fresno

New Agents (appointed on or after Sept. 1, 1928) with Greatest Excess Volume Over Allotments

A. M. Rice	Sacramento	C. S. Sutherland	Intermountain
Ambrose Ferre	Oakland		

*Also won as Leader of his Department on Number of Applications paid for.

Agents Who Paid for \$300,000 or More, and Did Not Win Under Any of the Other Terms of the Contest

Sydney S. Landau	Manhattan	Dr. C. H. Webster	Binghamton
I. S. Kibrick	New England	Harold Peirce	Philadelphia Cl.-H.
W. E. Reeve	Seaboard	J. A. Waterman	Seaboard

Agents Who Paid for the Greatest Number of Applications in Their Respective Departments

Name	Branch	Applications	Name	Branch	Applications
*F. A. Hammerquist	So. Dakota	161	*H. E. Scott	Montgomery	88
*Fred S. Smart	Intermountain	133	*Simon Farber	Buffalo	77
*George G. Ledin	St. Paul	108	B. H. Mason	Louisville	76
C. L. Pittman	Seattle	96	Louis Zuckerman	Madison Square	66
*J. W. Burmester	Savannah	94	H. P. Griffith	Johnstown	64
*Dayton Adams	Denver	90½	*Mrs. L. M. D. White	Maine	62

*Also winner under another group.

WINNING AGENCY DIRECTORS

Fifteen Agency Directors-at-Large Who Exceeded Their Allotments by the Greatest Volume

Name	Branch	Name	Branch
Clark E. Bell	Los Angeles	Arthur Hutchinson	Pacific
B. Notzon	Kansas City	M. B. Flood	Pittsburgh
E. G. Bewley	Oklahoma	Flamen Ball	Cleveland
U. D. Ward	Wisconsin	Warren B. Smith	Buffalo
A. F. Combs	Southern California	Stewart B. Johnston	Old Colony
R. C. Ridgeway	Shreveport	Paul C. French	St. Joseph
E. D. Sisk	New Mexico	Harry C. B. Kederich	Grand Street
H. H. Conley	Little Rock		

Ten Agency Directors-at-Large Who Exceeded Their Allotments by the Greatest Percentage

(Eliminating the Preceding List)

Eugene M. Selser	East St. Louis	G. Ray Stuart	Wilmington
Hiram Bloomer, Jr.	Toledo	Carl W. Ledgerwood	Lake Superior
A. F. Tripp	Youngstown	E. R. Metzner, Jr.	Johnstown
Wm. B. Ferguson	British Columbia	R. R. Rutledge	Richmond
J. Frank Burke	Albany	M. F. Mulconery	Wichita

Twenty-five Agency Directors or Supervisors Who Led Their Departments in Volume of Excess Over Allotment

(Eliminating Winning Agency-Directors-at-Large)

William L. Royall	Vanderbilt Avenue	E. W. Hunt	La Salle Street
George A. Kederich	Brooklyn	Frank B. Summers	Nebraska
Joseph M. Schirmer	Forty-second Street	Edgar N. Clough	Green Bay
C. Crossman Calvert	Binghamton	F. H. Scofield	Capital
C. N. Clarke	Syracuse	C. O. Wilkins	Jackson
M. H. Neale	Maine	R. S. Minier	New Orleans
Raymond H. Burton	Rhode Island	P. L. Corbin	Denver
Gus Kachele	Reading	M. A. Berryberry	Pueblo
J. A. Renchard	Trenton	William L. Watt	Tacoma
L. B. Dierkes	Cincinnati	B. M. Downie	Oregon
W. W. Harrison	Indianapolis	Milo Phelps	Long Beach
J. M. Thomson	Savannah	H. H. Hicks	Oakland
E. T. Ridgeway	South Carolina		

Agency Directors Who Did Not Win Under the Above Headings, but Whose Branch Offices Exceeded Their Allotments by Twenty-five Per Cent or Better

E. G. Lund	Chicago Mercantile	L. J. Smith	Murray Hill
R. J. Dunning	Decatur	E. A. Oltman	Madison
Ira J. Johnson	Arizona	F. A. Hodgman	Circle
Sam McCurdy	Sunset	Cordello Herrick	Erie
R. G. Hampe	Pearl Street	P. P. Cameron	Knoxville
Dudley S. Bates	Fresno	L. H. Stohr	Intermountain
Geo. B. Skiff	Grand Rapids	E. M. Bruns	Newark
H. W. Schenke	Peoria	W. G. Colmery	Nashville

WINNING AGENCY ORGANIZERS

Five Leading Organizers on Volume Paid for by New Agents Appointed and Qualified Under Rules

Name	Branch	Name	Branch
E. T. Lilly	Eastern Department	C. F. Adams	Des Moines
W. J. Engel	Grand Street	Luther M. Byrd	Atlanta
Leo Zass	Eastern Department		

Five Leading Organizers on Number of Agents Appointed and Qualified Under Rules

W. P. Stagg	Oklahoma	Paul T. Nutting	Detroit
Hamilton Cooke, Jr.	Missouri Cl.-House	Lloyd Lafot	Los Angeles
P. F. Mullinax	Atlanta		

Agency Organizers Who Filled Their Allotments by Securing at Least Four New Agents Under Rules

(Listed According to Volume Paid by New Agents)

E. T. Lilly	Eastern Department	Perry F. Mullinax	Atlanta
William J. Engel	Grand Street	Lloyd Lafot	Los Angeles
Leo Zass	Eastern Department	A. Lee Singleton	Richmond
C. F. Adams	Des Moines	S. H. Birgel	Fisher
Luther M. Byrd	Atlanta	John R Harman	Baltimore
Paul T. Nutting	Detroit	J. F. McCallum	Winnipeg
W. P. Stagg	Oklahoma	Sam G. Snyder	Southern California
P. C. Manning	South Carolina		Maine

Cashiers with Best Records on Percentage of Paid Business to Written Business by the Branch

GREATER NEW YORK DEPARTMENT

Yves LeMoal	42d Street
Mrs. Sophia Bischoff	Vanderbilt Avenue
*William O'Donnell	Bronx
Miss Etta Harding	Newark
H. F. Alexander	Brooklyn

EASTERN DEPARTMENT

J. C. Sweeney	Albany
Neil Heinrich	Watertown
John A. Brady	Quebec

NORTHEASTERN DEPARTMENT

Chas. D. Foehr	Maine
G. E. Awde	Vermont
C. S. Howard	New England

ATLANTIC DEPARTMENT

J. J. O'Neil	Pittsburgh
B. R. W. Neiman	Harrisburg
W. H. Sprau } Tied	Erie
B. S. Bowman } Tied	Johnstown

GREAT MIDDLE DEPARTMENT

J. Wm. Wiegand	Toledo
P. M. Harris	Fort Wayne
G. C. Berggren	Indianapolis
W. D. Ernest	Columbus

SOUTHERN DEPARTMENT

Patrick Sheahan	Wilmington
Miss J. M. Haynes	Richmond
J.-B. Powers	Norfolk

* Agency Organizer as of May 16, 1929.

CENTRAL DEPARTMENT

G. E. Wysong	Peoria
G. B. Dennison	Waterloo
J. C. Raupp	Clearing-House
F. J. Fiala	Des Moines

NORTHWESTERN DEPARTMENT

R. C. Meyer	Green Bay
Howard H. Smith	Fargo
E. E. Colcord	Wisconsin

GULF DEPARTMENT

James J. Bevan	Little Rock
H. C. Thweatt	Shreveport
C. L. Sullivan	Mobile

SOUTHWESTERN DEPARTMENT

Engelbert Eike	East St. Louis
E. G. Bewley, Jr.	New Mexico
R. Lee Allen	Wichita

WESTERN DEPARTMENT

A. B. Brown	Calgary
R. A. Durham	Oregon
M. H. Garwood	British Columbia

PACIFIC DEPARTMENT

F. H. Barnes	Pacific
Mrs. R. H. Agner	Arizona
C. W. Richter	Fresno
J. S. Richter	Oakland

OUTSTANDING DEPARTMENTS AND BRANCHES

Six Leading Departments in Percentage of Excess Over Allotments in Order of Merit

Name	Department	Name	Department
1. Dick Oliver	Southwestern	4. H. H. Conley	Gulf
2. F. A. Wickett	Pacific	5. R. S. Minier	Gulf
3. J. E. Briggs	Eastern	6. Geo. W. Long	Atlantic
		7. A. S. Elford	Western

Two Departments exceeded their allotments by over 25%; Southwestern by 32.2% with a grand total of \$5,243,000, and Pacific by 28.4%, with a grand total of \$6,262,000. Tremendous achievements.

Six Leading Departments on Volume of Excess Over Allotments in Order of Merit

1. F. A. Wickett	Pacific	4. W. M. Harris	Gr. New York
2. Dick Oliver	Southwestern	5. J. E. Briggs	Eastern
3. W. O. Baldwin	Great Middle	6. H. H. Conley	Gulf

An interesting showing reflecting great credit on the participants, as some of them were far in the rear on the written business, and came up splendidly in the paying.

Twenty-five Leading Agency Directors, Including Supervisors, Whose Branch Offices Paid for the Greatest Excess Volume Over Allotment

In Charge	Branch	In Charge	Branch
1. Clark E. Bell	Los Angeles	14. Paul C. French	St. Joseph
2. B. Notzon	Kansas City	15. Harry C. B. Kederich	Grand Street
3. E. G. Bewley	Oklahoma	16. William L. Royall	Vanderbilt Avenue
4. U. D. Ward	Wisconsin	17. E. R. Metzner, Jr.	Johnstown
5. A. F. Combs	Southern California	18. William L. Watt	Tacoma
6. R. C. Ridgeway	Shreveport	19. Milo Phelps	Long Beach
7. E. D. Sisk	New Mexico	20. Eugene M. Selser	East St. Louis
8. H. H. Conley	Little Rock	21. C. O. Wilkins	Jackson
9. Arthur Hutchinson	Pacific	22. J. M. Thomson	Savannah
10. M. B. Flood	Pittsburgh	23. L. B. Dierkes	Cincinnati
11. Flamen Ball	Cleveland	24. George A. Kederich	Brooklyn
12. Warren B. Smith	Buffalo	25. H. H. Hicks	Oakland
13. Stewart B. Johnston	Old Colony		

Had Inspectors of Agencies been included in the race between Branch Offices, James E. Briggs of the Eastern Department Branch would have won 4th place on the above list, A. S. Elford, Seattle Branch, 8th place.

Five Branch Offices exceeded their allotments by over \$1,000,000, Los Angeles Branch with \$1,646,000; Kansas City Branch with \$1,230,000; Oklahoma Branch with \$1,105,000; Eastern Department Branch with \$1,103,000; and Wisconsin Branch with \$1,012,000.

Twenty-five Leading Branch Offices in Percentage of Excess Over Allotment

Order of Merit	In Charge	Branch	Order of Merit	In Charge	Branch
1. E. D. Sisk	New Mexico	14. R. R. Rutledge	Richmond		
2. E. M. Selser	East St. Louis	15. M. F. Mulconery	Wichita		
3. H. Bloomer, Jr.	Toledo	16. Milo Phelps	Long Beach		
4. A. F. Tripp	Youngstown	17. E. G. Lund	Chicago Mercantile		
5. W. B. Ferguson	British Columbia	18. H. H. Conley	Little Rock		
6. J. F. Burke	Albany	19. W. L. Watt	Tacoma		
7. B. Notzon	Kansas City	20. P. C. French	St. Joseph		
8. G. Ray Stuart	Wilmington	21. E. T. Ridgeway	South Carolina		
9. J. E. Briggs	Eastern Dept.	22. A. F. Combs	Southern California		
10. R. C. Ridgeway	Shreveport	23. J. M. Thomson	Savannah		
11. C. W. Ledgerwood	Lake Superior	24. J. A. Renchard	Trenton		
12. S. B. Johnston	Old Colony	25. R. J. Dunning	Decatur		
13. E. R. Metzner, Jr.	Johnstown				

The eight top Branch Offices on this list exceeded their allotments by over 50% and E. D. Sisk of New Mexico heads the list with 110% over his allotment! Heartiest Congratulation to everybody.

BRANCH OFFICES THAT FILLED THEIR ALLOTMENTS

(Listed According to Volume of Insurance Paid)

<i>In Charge</i>	<i>Branch</i>	<i>In Charge</i>	<i>Branch</i>
Clark E. Bell	Los Angeles	O. H. Menold	Stock Exchange
C. Hope Kederich	Madison Square	E. T. Ridgeway	South Carolina
Wm. M. Harris	Manhattan	L. H. Stohr	Intermountain
E. G. Bewley	Oklahoma	E. D. Sisk	New Mexico
James A. Campbell	Central	F. E. Armbruster	West Virginia
William L. Royall	Vanderbilt Avenue	M. F. Mulconery	Wichita
A. S. Elford	Seattle	Peter A. Grove	Twenty-third Street
W. O. Baldwin	Detroit	L. H. Tracy	Dearborn
L. C. Kederich	Knickerbocker	Curtiss H. Bradford	Golden Gate
U. D. Ward	Wisconsin	F. S. Munsell	Baltimore
Joseph M. Schirmer	Forty-second Street	Carl W. Ledgerwood	Lake Superior
George A. Kederich	Brooklyn	E. A. Oltman	Madison
M. B. Flood	Pittsburgh	William P. Buckner	Metropolitan
H. C. B. Kederich	Grand Street	J. G. Pelton	Montreal
Flamen Ball	Cleveland	E. M. Selser	East St. Louis
Arthur Hutchinson	Pacific	E. N. Clough	Green Bay
B. Notzon	Kansas City	John A. Renchard	Trenton
James E. Briggs	Eastern Dept.	Chester N. Clarke	Syracuse
Robert L. Cooney	Atlanta	R. R. Rutledge	Richmond
T. W. Abbott	Charlotte	J. Y. Hamilton	Sioux City
A. F. Combs	Southern California	Dudley Dowell	Montana
Robert Christie	Seaboard	H. H. Tibken	Connecticut
Alex S. Browne	New England	Sam McCurdy	Sunset
O. M. Wellslager	Florida	Edward M. Bruns	Newark
E. W. Hunt	La Salle Street	J. S. Fredrickson	City Hall
Warren B. Smith	Buffalo	O. R. Carter	Des Moines
R. C. Ridgeway	Shreveport	Hiram Bloomer, Jr.	Toledo
C. O. Wilkins	Jackson	M. A. Derryberry	Pueblo
H. H. Conley	Little Rock	George V. Shaw	Rochester
R. S. Minier	New Orleans	F. G. Ketcheson	Toronto
Frank B. Summers	Nebraska	R. J. Dunning	Decatur
B. M. Downie	Oregon	A. F. Tripp	Youngstown
R. E. Peters	Minneapolis	L. R. Wade	Fort Wayne
P. L. Corbin	Denver	Cordello Herrick	Erie
Max M. Ozer	Euclid	George B. Skiff	Grand Rapids
Paul C. French	St. Joseph	L. C. Beery	Yorkville
Dudley S. Bates	Fresno	P. P. Cameron	Knoxville
Gus Kachele	Reading	H. W. Schenke	Peoria
L. B. Dierkes	Cincinnati	R. G. Hampe	Pearl Street
George W. Long	Philadelphia Cl.-H.	Henry Leivestad	Fargo
William C. Snyder	Bronx	William J. Tonkin	Hudson
Stewart B. Johnson	Old Colony	J. Frank Burke	Albany
J. E. Boyer	Sacramento	Matthew Ahlhaus	Williamsburgh
H. H. Hicks	Oakland	E. N. Worthen	Western Mass.
M. H. Neale	Maine	G. V. Heydner, Jr.	Stuyvesant
William L. Watt	Tacoma	E. G. Lund	Chicago Mercantile
Frank A. Hodgman	Circle	L. J. Smith	Murray Hill
J. J. MacKay	Fisher	H. J. Kirks	Norfolk
J. M. Thomson	Savannah	Raymond H. Burton	Rhode Island
E. R. Metzner, Jr.	Johnstown	Joseph E. Kerekes	Spring Street
F. H. Scofield	Capital	Allen F. Lockwood	Watertown
G. M. Spangler	Harrisburg	D. J. Lynch	Poughkeepsie
W. J. Herrell	Union Square	E. R. Muir	Calgary
W. W. Harrison	Indianapolis	Geo. S. Van Slingerlandt	Franklin
Milo Phelps	Long Beach	Geo. E. Trueheart	West End
I. J. Johnson	Arizona	W. R. Bliss	Vermont
C. C. Calvert	Binghamton	Arthur E. Bradley	Lafayette
E. O. Toombs	Birmingham	William B. Ferguson	British Columbia
R. B. Burch	Louisville	G. Ray Stuart	Wilmington
W. A. Gallagher	Exchange	E. T. Murtha	Penn
W. G. Colmery	Nashville	E. S. Harrington	Commonwealth

AGENTS WHO FILLED ALLOTMENTS

Departments and Agents Listed According to Volume

GREATER NEW YORK

WM. M. HARRIS, *Inspector of Agencies*

Division Number One—WM. M. HARRIS, Supervisor

<i>Exchange Branch</i>	<i>Knickerbocker Branch</i>	<i>Manhattan Branch (Ctd.)</i>	<i>Seaboard Branch</i>
Joseph A. Dempsey	Mrs. Freda Ozdoba	Isidore Rosen	Morris Jurnove
George Weinberg	Archibald J. Foster	Louis J. Madden	F. G. Norton
Arthur Reich	Benjamin Kutner	James F. Mathias	S. W. Kapelsohn
Thomas P. McGowan	Prokope Tretiakov	Miss Edith J. Miller	R. F. Latham
Walter J. Kelly	Mrs. Mollie Fishel	Alfred Bernstein	Sam Korasik
Isaac Walderman	I. L. Kronenberger	Gabriel G. Debey	Hans Spirlgatis
Patrick J. Green	Fred G. Danner	Mrs. Amelie Meyer	E. D. McGwire
J. Baruch Sussman	B. S. Seasongood	Alfred H. Davis	Joseph Natzler
Mrs. Sarah Saari	E. M. Lane	Paul W. Hunter	W. M. Welsh
John J. McKiernan	Benjamin Riskin	Sidney A. Simon	Irving Westerman
Michael J. Corse	Sigmund Rosenthal	Julian Banner	Robert Frings
George T. Looser	Charles F. Walden	Robert R. Breed	J. D. Nutly
Kenneth C. Hall	Mrs. Minnie Schodsky	Chas. F. Fowler	August Howering
<i>Hudson Branch</i>	Selden A. Benjamin	George O. Adams	E. Q. Cole, Jr.
Simon Rothenberg	Louis Nassau	Olivet G. Forman	A. C. H. Andesner
Samuel Fiddleman	Arthur H. Rosenbaum	Miss Mary F. Bennett	<i>23rd Street Branch</i>
David Hochberg	Thomas T. O'Reilly	Miss Mildred Allen	Abraham Schwartz
Abraham Lipshutz	<i>Manhattan Branch</i>	Wm. B. Cavel	Joseph Kesten
Bror A. Munson	James Rothstein	John H. Warner	Chas. Schuchalter
Chas. A. Sproehnle	Mrs. Katherine E. Stark	Israel B. Bailin	Theodore Cherwony
Jacob Cash	Robert H. Mackey	<i>Nassau Branch</i>	George M. Alderman
Hyman Fishman	Samuel T. Slater	Abraham Goldblum	D. P. Siraganian
Bernard Price	Henry Eggers, Jr.	Charles A. Pecora	Sam Berger
Edward Edwab	Max Lenowitz		I. Shmereloff
			M. A. Baskin

Division Number Two—C. HOPE KEDERICH, Supervisor

<i>Grand Street Branch</i>	<i>Madison Square Branch</i>	<i>Madison Square Branch (Continued)</i>	<i>Stuyvesant Branch</i>
Charles Streusand	Nathan T. Wolfe	Max Kaminsky	Aaron Baum
Isidor Einstein	Benjamin Grossman	Mayer Zlochower	John W. Kuzyk
Samuel Feingold	M. Zimmerman	Moische Vigdorovitch	Kalmon Sonnenschein
William Gross	A. M. Somerfield	Charles Schoenfeld	Solly S. Lew
Gedale Michaelson	Abraham Adler	Jacob Miller No. 2	Charles Kornberg
Max Schultz	Herman Brosseau	Israel Toibman	Mrs. Sadie Rakow
Sam Glasser	Joseph Held	Felix G. Agresta	John Varady
Abraham J. Panitch	Abraham Pollock	Michael Twersky	Morris Richman
Morris M. Bieber	Dr. Ludwig Schopp	Wm. Zimmon	Charles Deutschberger
William Stokum	Moses A. Stecher	Mrs. Rebecca Hilsenrad	<i>Union Square Branch</i>
Mrs. Leah Katz	Louis Swernoff	Harry Kleinfeld	Bennett L. Bergstein
Hyman Seligson	Solomon Fass	Mrs. Rebecca Goluboff	Nathan Moss
Sidney Grossbard	Hyman Rothstein	Herman Savage	Mrs. Celia Garfinkle
Mrs. Sasha Shechter	Abe D. Pachter	Isodore Rotherosen	Harry I. Young
Moses Delman	Philip Magidson	Samuel Teirstein	David Herskowitz
Abraham Bomser	Joseph Goldfinger	Jacob Halpern	Abe Segal
Nathan Davis	Jacob Sosnovsky	<i>Spring Street Branch</i>	Morris Yussim
Hyman Rakower	Max Alsofstrom	H. S. Ford	Arnold Altman
Isaac Wertzman	David Friedman	Morrid Kreissel	Samuel C. Winstian
Morris Roth	Philip Schren	Philip Aminsky	Adolph Herenstein
Edward M. Kirshman	Kopel Weliky	Joseph Roth	William Krupka
	Henry Reis		Isidore Perkal
			Simon Hirsch

AGENTS WHO FILLED ALLOTMENTS

GREATER NEW YORK

Division Number Three—WILLIAM L. ROYALL, Supervisor

<i>Bronx Branch</i>	<i>Murray Hill Branch</i>	<i>Vanderbilt Ave. Branch</i>	<i>West End Branch (Cont'd.)</i>
Jacob Levy	Richard A. Jones, Sr.	(Continued)	Dr. Esther R. Cooper
Samuel A. Oichman	J. Larrie Doyle	Lawrence L. Lifshey	Mayer Bernstein
Harry Waldman	George C. Sicklick	Samuel Goldberg	Isaac H. Moche
Herman Greenbaum		Fred H. Langworthy	Morris Kirsch
Benjamin Shleffar		Miss E. S. Malmgren	Fred W. Guild
George Steinberg	Max Ascher	Walter E. Powers	
Miss Frances Seiff	Nathan Perlmutter	Miss Anna Zwiren	<i>Yorkville Branch</i>
Mrs. Helen Amgott	Isadore L. Feldman	Miss Etta Rusho	Francis J. Williams
Morris Glastein	Morris Taub	Edward C. Cohen	Louis N. Lehrer
Miss Phyllis Leon	Max Johnpoll	William R. Middelthon	Jacob Pokart
Max Mitchell	Alex Sherman		Bernard Halpern
Morris Price			Jacob Meissner
Frank H. Prosser			Eli Benn
Nathan Horowitz			Charles Heller
Miss Sarah Wiener			Samuel Milch
Marcos Lerman			
A. K. Renner			

Division Number Four—GEO. A. KEDERICH, Supervisor

<i>Brooklyn Branch</i>	<i>Brooklyn Branch (Cont'd.)</i>	<i>Metropolitan Branch</i>	<i>Newark Branch (Cont'd.)</i>
Herbert F. Austin	Nathan Braunstein	C. K. Zimmerman	Mrs. J. Wallerstein
Numan Schwartz	Max Gross	Leo Stein	Herbert M. Wilson, Jr.
Charles G. Montrose	Alexander Kayser	C. Frank Naumburg	Bernard J. Sweeney, Jr.
Joseph F. Schumm	Mrs. Carrie W. Lesser	Joseph Carroll	Milton Schneeberger
Harry Cohn	S. A. Levine	Edward Thompson	Benjamin L. Lart
Charles Krebs	William M. Hudson	Simon Friedman	John Cordner
Mrs. Esther Spicehandler		Joseph Goodman	Isadore D. Jacobson
Joseph Macklin		Harvey Dunlop	
Morris Bergin	Solomon W. Kroll	T. H. Stephens	<i>Williamsburgh Branch</i>
Victor W. Bergin	Louis Feigenbaum	V. T. Gomes	William V. Larie
Louis Ratner	Samuel Kahn	W. S. White	M. H. Grubman
Isidor M. Rosenblum	Ulysses N. Joannides	A. Archetti	Isidor Wexler
E. J. Raven	Solomon Becker		Louis Schiff
Max Woyler	Sol Streitfeld		Mrs. G. M. Israelsky
Sam Wasserman	Harry Corn		Jacob Naroff
Harry Plotka	Mrs. Annie Rothberger		Hanrich Levine
Mrs. Isgouhi Ajamian	Jacob A. Uhr		

Division Number Five—JOSEPH M. SCHIRMER, Supervisor

<i>Circle Branch</i>	<i>42nd Street Branch (Cont'd.)</i>	<i>42nd Street Branch (Cont'd.)</i>	<i>Penn Branch</i>
David Engelman	Isham G. Walker	Harry Herman	Michael J. Clancy
Jack Port	Julius Jonas	E. K. Henderson	Edward E. Krayn
Frank F. Gordon	C. G. Kinscherf	S. O. Lief	Robert James
David Moskovitz	Albert Lang	Clinton M. Burbank	Velson D. Smith
George Marks	Mrs. Jane Dedell	Charles Cohen	Benjamin Rieders
Samuel Ball	Mrs. Rosalie N. Slomka	Harry Frohman	Michael Stamos
Philip Ben	Ludwig Jeremias	Armen Potzgian	Charles F. Vetrovec
Jacob Malter	Arthur N. Rich	H. B. Deas	Robert Wilson
Mrs. Celia Schechter	Miss Anna Nathanson		James E. Rossman
F. G. Young	Joseph Mirtha		
Mrs. Leha Goodman	Carl Weissman		
Samuel Lopresti	M. Gleichman		
	Joseph Vadas		
<i>42nd Street Branch</i>	Mrs. Selma R. Picker		
A. J. Crystal	David Holland		
Joseph E. Siegel	Rudolph Theuman		
A. W. Parry	Martin Engelberg		
Louis Plotkin	Simon Brookstone		
Abraham Rosenblum	Louis Chochlow		
<i>Franklin Branch</i>			<i>Putnam Branch</i>
			Mrs. Anna Brecher
			Mrs. Leona D. Lifschitz
			Mrs. Miriam R. Kaufman
			Mrs. Sadie Wiener
<i>Riverside Branch</i>			
			Ervin Brown
			Abraham Feuer

AGENTS WHO FILLED ALLOTMENTS

CENTRAL DEPARTMENT

ROBERT E. WHITNEY, *Inspector of Agencies*

Division Number One—ROBERT E. WHITNEY, Supervisor

<i>Decatur Branch</i>	<i>Peoria</i>	<i>Waterloo Branch (Cont'd)</i>	<i>Fisher Branch (Cont'd)</i>
H. O. Merle	William P. Mayer	H. F. Haltmeyer	Wyatt W. Lent
C. R. Light	H. E. Stockhausen	A. C. Becker	Isaac D. Hirschberg
J. O'Connell, jr.	Gay H. McGill		H. D. Neeson
C. H. Leas	Bert Russell		Frank S. Grybek
<i>Des Moines Branch</i>	E. B. Vissering	<i>Clearing House Branch</i>	<i>La Salle Street Branch</i>
C. C. Porter	Albert J. DeWilde	Charles J. Morris	Charles H. Viner
J. P. Wassenaar	J. N. Washburn	Fred J. Ploger	Mrs. Rose C. Neustadt
J. J. Mathews	Sam Detwiler	E. F. Gottlieb	Louis A. Golden
G. W. Robb	<i>Sioux City Branch</i>	H. J. Berliss	Morris M. Sorkin
Miss Anna B. Kahn	Miss C. J. Reitz	S. J. Gall	Benjamin B. Berlin
Mrs. Edna M. Bohlman	John J. Walter	John H. Berryhill	Daniel Buckley
Jacob Freedman	Joseph P. Lotz	J. E. Lysen	Samuel J. Samuel
F. B. Shaw	George W. Smith	J. O'Leary	Louis G. Kyhl
<i>Nebraska Branch</i>	Clare L. Wessman	G. R. Jarvis	Miss Mary L. Funfar
Frank L. Campbell	Peter G. Delire	Hermann Heuss	David Shapiro
Albert J. Norton	Mrs. Rose M. Helm	Wilbur Rogers	Harry Joffey
Robert B. White	Earl E. Shelledy	H. C. Gray	Clarence J. Primm
Orville N. Stukey	Joseph B. Tupper	<i>Dearborn</i>	John D. Kenney
Mrs. Alice F. Lee	Herman Helmers	G. M. Smith	<i>Madison Branch</i>
Matthew C. Skade	John A. Hentges	Miss M. I. Dimock	M. J. Cosover
Jacob Bauer	Harold C. Brooks	Miss J. I. Burroughs	C. E. Robbins
Robert A. Wiley	<i>South Dakota Branch</i>	H. H. Heisler	Roy Chidlow
Joseph D. O'Connor	F. A. Hammerquist	James Morgenroth	P. F. Jackson
Ira C. Freet	J. D. MacGregor	Miss Fannie Specter	W. W. Gilbert
Floyd Stayner	O. C. Akre	N. C. Brown	L. B. Wilcox
William H. Weiss	C. H. White	R. T. Elmer	I. Adelman
Harry L. Reams	C. F. Slott	<i>Fisher Branch</i>	E. L. Vinyard
Harry L. Lee	L. H. Denzin	John C. Pierik	P. H. Marcks
R. Allen Grupe	<i>Waterloo Branch</i>	Leo Siever	D. R. Liddle
Paul S. Goode	A. H. Eberl	Mrs. Zoe E. Pollock	<i>Security Branch</i>
Corbon J. Taylor	E. E. White	Isadore Bloom	Morton B. Dann
	C. H. Krumm	Stephen N. Couzinos	Richard E. Schubel

Division Number Two—J. A. CAMPBELL, Supervisor

<i>Central Branch</i>	<i>Central Branch (Cont'd)</i>	<i>City Hall Branch (Cont'd)</i>	<i>Stock Exchange Branch (Continued)</i>
Adolph L. Raclin	Arthur E. Burgess	S. M. Bernstein	Fred Jacobson
Isadore Zukerman	Harry Stein	F. T. Niklewicz	Leo Price
Charles W. Schick	Donald Sutherland	G. J. Galanis	John Jordan
Morris Levitt	Elmer F. Pflug	Miss I. Z. Pines	M. Wendell Clancy
Joseph Levinson	William E. Cohan	Leo Eisenberg	
Max Goldberg	<i>Chicago Mercantile Br.</i>	A. E. Cohen	<i>West Side Branch</i>
Louis J. Gross	Jacob Harand	Lawrence Jacobson	Harry F. Marcus
Meyer H. Sackheim	Harry Miller	Miss Ruth Bradley	Isadore Feinberg
Leo Missner	R. K. Zetland	G. A. Chronis	William D. Linz
Frank S. Davidson	Sigmund Dulsky	Max Greenberg	Joseph E. Rothstein
Thomas Piser	Emanuel Weil	<i>Randolph Branch</i>	Adolph F. Meisner
Jacob Ruthstein	Hans Siller	A. Weiss	Samuel Liss
A. B. Anderson	R. B. Albanese	K. Kurganow	Frank R. Herhold
Leo Wasserman	Sol. Waixel	<i>Stock Exchange Branch</i>	Rubin Jackwin
Jacob A. Mesirow	J. Piotrowicz	Jack Manfield	Charles Barr
Meyer A. Simon	<i>City Hall Branch</i>	William Bluth	Ben Ray
Victor M. Ehrlich	Theodore Weiss	Mrs. M. H. W. Bennett	Mrs. Minnie Bernstein
Simon B. Schaffer	S. W. Kreis	J. Thomas Shutt	Joseph F. Lesak
Miss Jean Hershman			
Harry Hackman			

AGENTS WHO FILLED ALLOTMENTS

PACIFIC DEPARTMENT

*F. A. WICKETT, Inspector of Agencies
Division Number One—F. A. WICKETT, Supervisor*

Arizona Branch

Mrs. Jeannette Steinberg
William F. Van Meter
Van B. Brinton
Alex Simpson
Thomas J. Katsenes
Raymond C. Johnson
Carey B. Wilson
Joseph J. McGahey
Mrs. Ellen A. Copper
Arthur L. Miller
James A. Kelly
Gordon S. Wallace
Harry A. Wardenburg
Lester N. Callicotte
William B. Woods
Albert W. Schmidt

Fresno Branch

Charleton G. Standford
Carl Ambrose
Robert L. Russell
William J. Coon
A. E. Pearson
Frank C. Joseph
Miss E. M. Y. Beveridge
Julian M. Jacobson
Clarence O. Sorensen
Charles Klotz
Gustavo Simas
Arthur C. Kohlmann
Haig T. Charshafjian

Fresno Branch (Cont'd)

Elmo M. Russell
William F. Davidson
Golden Gate Branch
Elmer J. Johnson
John Frediani
Umasaburo Matsuda
Benjamin Walt
James M. Graham, Jr.
Henry B. Crockett
R. G. McNally
G. B. Walsh
W. H. Trice
B. F. Sowell, Jr.

Honolulu Branch

Kyohei Inouye
Torakiyo Hongo

Intermountain Branch

D. G. Marshall
Fred S. Smart
Glen Ballinger
J. D. Wallace
C. S. Sutherland
H. Y. Kasai
O. C. Hansen
Tony Rino

Oakland Branch

Chester L. Fowler
Raymond Roach

Oakland Branch (Cont'd)

Joseph Croter
Dr. Frances A. Howe
Ambrose Ferre
E. F. Hein
Waldo W. Ransom
Louis Cohn
Campbell C. Swift
B. H. Wing
Charles R. Watts
Miss E. M. Young
Mrs. Edna Brown
Frank R. Parker
J. E. Rocheford
Charles E. Horn
L. R. Anderson
James Fish
J. M. Talt

Pacific Branch

Paul T. Bell
William Barrett
William H. Kelly
Mervyn E. Hitchcock
Eugene R. Ellis
Eugene C. Norman
Samuel O. Hall
Howard W. Dopp
Harry R. Siebe
John J. Mahan
Isidore Lassalle

Pacific Branch (Cont'd)

Fred E. Schoenfeld
W. Waldo Freeman
Samuel Ghinsberg
Mrs. Ann E. Hunt
Raymond T. Carroll
Miss Clara F. Woodbury
Roy P. Shapro
Donovan D. Fischer
John R. Stalder
James G. Harris
A. Grodon Meredith

Sacramento Branch

G. C. Truman
M. E. McGrath
Miss Anita V. Lyon
A. M. Rice
J. I. Lubin
W. B. Ligon
F. A. Stoekel
L. W. Kirkman
G. M. Butterway
W. C. Hevener
E. A. Pickard
J. R. Peart
C. G. Young
J. F. Clausen

Stockton Branch

J. P. Mendonca
A. B. Downing

Division Number Two—CLARK E. BELL, Supervisor

Long Beach Branch

J. H. Davis, Jr.
W. R. McWilliams
C. J. Oldham
Fred V. Shanley
Mrs. Bertha M. Rogers
Henry K. Barnes
E. G. Meying
Claude W. Boswell
Miss Lydia A. Poapst
Mead H. Horton
Eugene M. Rosen
Louis K. Sims
Harry S. Clary
J. B. O'Neil
Harvey C. Smith
Thomas S. Grimes
Cleveland K. Sims
Wm. O. Youngblood
Paul B. Lewis
Carlos O. Anderson
J. E. MacDonald

Long Beach Branch (Ctd.)

De Witt K. Lotts
Morris Kerner
Harry H. Schwarz
Charles D. Snyder
F. T. Yamauchi
Earl C. Hazzard
Howard B. Green
Gerald R. Hawkins
Leonard Freidson
Joseph B. Johnson
William McHenry
Roland C. M. Fiske
E. J. Wellington
Mrs. Harriette Roeder
Ralph A. Maurice
William J. Caraway
C. Cliff Dancer
John H. Weirick
Cecil F. Askew
Mrs. Sarah Botsford
Paul J. Morris

Long Beach Branch (Ctd.)

Miss Bertha Aronson
Harry Silverblatt
Charles J. Rothert
Clinton D. Forbes
Wm. C. Leach
John A. Shaw
Oliver J. Davis
John McGregor
Benjamin W. Peel
Edward G. Ullman
H. Lew Zuckerman

So. California Branch

Oscar P. Castorina
Benjamin F. Schleicher
Philip D. Carey
Charles G. Keil
Philip J. Reifel, Jr.
Max Strausberg
Harcourt W. Peck
Justin C. James

*So. California Branch
(Continued)*

David R. Korn
Grover C. Wolff
Mrs. Mary R. O'Neil
Arthur C. Gould
Henson W. Faris
Lester Eichhold
Carl C. Cowen
Mrs. Mable E. Ulmer
Edgar C. Robertson
William T. Katzung

Sunset Branch

Herman Spitzel
Amandus B. Rittman
W. Hatton Hulett
James F. Howe
Charles H. Gillette
Robert B. Lightstone
Hyman S. Slobodkin
Miss Clara L. Henderson
Seal B. Robinson

AGENTS WHO FILLED ALLOTMENTS

GREAT MIDDLE DEPARTMENT

WM. O. BALDWIN, *Inspector of Agencies*

Division Number One—WM. O. BALDWIN, Supervisor

<i>Cincinnati Branch</i>	<i>Detroit Branch</i>	<i>Fort Wayne Branch</i>	<i>Indianapolis Branch (Ctd.)</i>
Joseph T. Dierkes	Shirley J. Weinberg	Guy D. Dill	Frank C. Mitchell
Milton Manheimer	Ezra M. Thede	J. W. Johnson	Lee H. Macy
Samuel Biechler	Nathan Levine	M. P. Ludwig	Mrs. J. W. Reed
Albert J. Rebstein	R. A. Lemmon	F. L. Chilcote	<i>Lafayette Branch</i>
Raymond E. Sebald	F. W. Edwards	D. S. O'Connor	L. M. Smiley
Frank D. Sullivan	Nichols Dembicki	R. C. Eshelman	E. L. Martin
James R. Muldoon	Paul R. McKenney	H. C. Bailey	<i>Louisville Branch</i>
Mrs. Martha B. Sortman	J. H. C. Steltzriede	Erhard Zoch	B. H. Mason
Max Sulzer	C. F. Yates	T. P. Riddle	R. T. Johnson
Robert E. Weiskittel	Clarence S. Gilmore	Frank E. Rozelle	Fred W. Smith
Constantine J. Fecher	Harry Schneider	G. J. Eshelman	J. D. Green
Simon Zack	Clarence A. Shelton	Nick Katsigeras	P. C. Logsdon
Marcus Franklin	Donald E. Goldsmith	<i>Grand Rapids Branch</i>	W. F. Parker
Daniel J. Sugarman	Milton Firestone	O. P. Bahre, Jr.	J. N. Woollum
Dominick Cimaglia	J. T. Reynolds	Mrs. Ann H. Smith	Max J. Oppenheimer
Miss Hazel M. Harding	Samuel Rosko	L. R. Funk	E. J. Wolfe
Hadley H. Kelsey	W. J. Musselman	Jake Wegusen	L. M. Menefee
Louis Manheimer	William L. Murray	F. J. Strew	W. H. Arthur
<i>Columbus Branch</i>	Ardashes Vanarian	Gerrit Elenbaas	<i>West Virginia Branch</i>
George A. Forquer	M. H. Arkelian	Maynard Mohr	Samuel R. Bentley
Lewis M. Headley	M. Maurer	Frank Kaminski	Saul H. Sachs
H. J. Harris	R. H. Yessayan	<i>Indianapolis Branch</i>	Mrs. M. W. Miller
Frank R. Murphrey	Chas. A. Hall	A. D. Schultzman	R. J. Murphy
Edward H. Priode	I. H. Coffin	C. C. McIntosh	Gerald G. Smith
William W. Weiss	Max Krell	F. E. Chastain	Thomas L. Nicholich
Forrest A. King	William Hinch	Nathan Toplin	Harry S. Price
	C. C. Philip	J. S. Friery	S. F. Barbaric
	M. Reed Coleman		

Division Number Two—FLAMEN BALL, Supervisor

<i>Akron Branch</i>	<i>Cleveland Branch (Ctd.)</i>	<i>Euclid Branch (Cont'd.)</i>	<i>Toledo Branch (Cont'd.)</i>
J. D. Petrou	Clarence G. Wilmot	Sidney Sampliner	Robert W. Gear
S. J. Colwell	Alexander Rosenberg	Benjamin Carl	George L. Dingman
O. D. Blough	Ralph D. Lewis	Mrs. Lottie Schwartz	Alton K. Miller
C. M. Crafton	Miss Helen Kasmark	Victor M. Moss	Fred R. Wise
<i>Cleveland Branch</i>	Martin Hoffer	Mrs. Yetta Kline	Budd C. Keller
Harry J. Roach	Ervin Fischer	<i>Pearl Street Branch</i>	<i>Youngstown Branch</i>
John J. Parker, Sr.	A. Vern McIntosh	M. S. Caraboolad	Simon Bloch
Patrick J. Nutley	Martin Cohn	J. I. Wilson	J. J. Friedland
William G. Colwell	A. Jacob Sandler	K. H. Brice	R. C. Heddleston
Samuel L. Berkman	<i>Euclid Branch</i>	J. G. Humphrey	Max Goldstein
Kinchen N. Matthews	N. R. Cornsweet	O. J. Kahl	C. W. Hench
James I. Woodruff	Max E. Sanders	R. S. VanKeuren	H. M. Krause
Erwin H. Porter	Albert D. Abrams	<i>Toledo Branch</i>	Oscar G. Deibel
Miss Selma Sternberger	Alex A. Grossman	William B. Gardiner	B. M. Andrews
John W. Davis	Albert D. Horwitz	Her. M. Van Noorden	Mrs. A. C. M. Kobacker
Mrs. L. P. Kluger	Joseph Chertoff	Clyde E. Hoffner	Milan Salva
Rousseau H. Opes	Peter Turner	Charles F. Fitch	Mrs. Mell G. Shontz
C. G. Pastiades	Abraham Kutash	Julius Geleerd	Victor A. Wood
Miss Bertha Printz	Elias Finkelman		
Samuel H. Shapiro	J. B. Greitzer		

AGENTS WHO FILLED ALLOTMENTS

SOUTHWESTERN DEPARTMENT

DICK OLIVER, *Inspector of Agencies*

Division Number One—DICK OLIVER, Supervisor

Commercial Branch

Louis Rosenthal

East St. Louis Branch

Jacob Isom McKnelly
Harry O. Whittington
Frederick O. Reh
J. Walter Wilson
Dwight T. Marlow
Mrs. Estelle H. Brown
Royal W. Green
Samuel V. Crossman
Harry O. Pinkerton
Hubert Hawkins
Isaac M. Selser, Jr.
Custer L. Kincaid

Missouri Clearing House

A. N. Sakellarides
J. E. Baker, Jr.
Morris Zimbalist

Missouri Clearing House (Continued)

Maurice Thompson
Mrs. Myrtle K. Shaw
Caskie Curtright
Ramon W. Hetzler
Mrs. Rose C. Brasch
A. H. Myer
R. D. Peterson
M. D. Johnson
G. W. Reed
R. H. Young
A. A. Lichtenfeld
N. C. Scott
Mrs. Laura S. Waters
W. L. Talbot

New Mexico Branch

Arthur H. Sisk
Jess C. Williams
C. L. Bowlds
E. L. Allison

New Mexico Branch (Continued)

C. C. Sikes
C. M. Rouse
W. C. Lawrence
Miss Annie E. Lee
Frank W. Darrow
Joseph Schifani
M. K. Clark
Milo F. Ratcliff

Oklahoma Branch

A. L. Farmer
A. E. Duran
A. C. Pickens
H. P. Will
Harry Kessler
T. T. Gaddy
J. R. Stodghill
Winton Bewley
Mrs. Margaret L. Goss
A. G. Fagras

Oklahoma Branch (Continued)

R. A. Horton
David Schwartz
C. S. McFall
F. E. Gregory
George C. Love
S. J. Hasgall
E. L. Rhodes
H. C. Cyphers
W. E. B. Leonard
W. R. Vandegrift
W. S. Ross
R. A. Miller
C. R. Allison
Ben Huddleston
Alex Naifeh
J. P. Hulsey
C. L. Driskill
C. H. Rogers
W. R. Somerville
Mrs. Essie C. Foster

Division Number Two—B. A. NOTZON, Supervisor

Denver Branch

Dayton Adams
R. L. Dickensheets
E. J. O'Neill
J. Paul Treat
I. A. Erdman
H. H. Pitts
Mrs. N. L. Dupertuis
H. Clay Monson
F. J. Conway
P. H. Callahan
A. T. Loucks

Kansas City Branch

Walter L. Eyman
Miss Essie Souders
Hilliard W. Hughes
S. G. Toub
James P. Holland
C. A. Van Hafften
William H. Cannon

Kansas City Branch (Ctd.)

Mrs. Nelle B. Otto
Miss Jeanette A. Elsea
James C. Wilson
Lyle B. Cooke
Wm. P. Hurley
C. H. Schwarz
Abe Rogell
Minor C. Garard
Martin D. Kempert
Gerald S. Powers
Robert G. Hackman
T. R. Hughes
A. L. Berry
J. R. Brichacek
Mrs. F. O. Peterson
Frank C. Welch
Mrs. M. B. Henderson

Pueblo Branch

H. A. McColl
S. L. Clevenger

Pueblo Branch (Cont'd.)

Gerome Torribbio
James P. Gross
Geo. E. Ehrman
David C. Fee
A. W. Meens
John Sweeney
J. H. McGuire
W. A. Hennessey
R. L. Petrie

St. Joseph Branch

Geo. I. Walsh
Mrs. Lucile S. Aldrich
Miss C. M. Wright
Martin M. Ohlhausen
Jacquemin Shenkner
Harry Wasserman
Le Roy Munyon
Wade Warner
M. Howard Vanderveer

St. Joseph Branch (Ctd.)

Henry D. Strong
Earl Whitnell
Raymond E. Ford
Miss Louise T. Peery
Burritt A. Graves
Harry La Croix

Wichita Branch

Dewey F. Hunter
Henry Yabrof
Glenn R. Glasgow
Charles L. Henry
Harry C. Hensley
Elmer C. Moore
R. Lee Allen
John S. Cannon
Miss Bertha K. Moore
Alva A. Payne
Ralph B. Boles
Miss Jennie Butcher
John A. Thomson

AGENTS WHO FILLED ALLOTMENTS

SOUTHERN DEPARTMENT

THAD C. BELL, *Inspector of Agencies*

Division Number One—THAD C. BELL, Supervisor

Atlanta Branch

F. L. Wickham
R. F. Harris
G. W. Head
C. L. Thomas
W. A. Sherrill
W. G. McWilliams
L. H. Burkhalter
Frank Demetros
Alton Cogdell
L. J. Levitas
Henry Hester
D. W. Stiles
J. F. NeSmith
U. V. Whipple, Jr.
M. H. Bland
W. C. Ham
J. D. DuPree
S. A. Bassett
F. J. Sutton
H. A. Moore
L. T. Williamson
Mrs. Grace H. Lowrance
C. F. Whitaker
W. H. Watson
John Lewis
Mrs. Bessie W. Reese

Charlotte Branch

M. C. Salassa
N. J. Mandanis
J. W. Underwood
W. H. Allen

Charlotte Branch (Cont'd.)

H. J. Kennedy
J. R. McPhail, Jr.
W. Emmett Underwood
J. M. Oldham
L. B. Suiter
W. E. Dobbins
Thos. J. White
D. R. Harry
T. M. Fayssoux
J. H. Rudisill
George A. Harper
W. T. Hart

Florida Branch

Mrs. Faasie E. Duckin
F. D. Helvenston
H. C. Loveland
Charles T. Link
J. R. Stokes
Mrs. Isabelle M. Kelly
George W. Thomas
C. W. Abele
N. B. Fischer
Mrs. Helen F. Higgins
Miles F. Storm
T. A. Donivan
R. B. Walker
H. C. Richard
F. G. Hoefel
John Thompson
Harold C. Wall
J. L. Adams
A. D. Ayars

Florida Branch (Cont'd.)

T. Jay More
R. K. Shaw, Sr.
E. G. Deane
E. L. Shaw
R. P. Barclay
H. H. Horrell
T. G. Delyannis
Chas. H. Rose
James J. Jordan

Norfolk Branch

M. R. Hudgins
Leonard Hill
Mrs. K. R. Crawford
W. B. Covington
W. D. Moore
J. L. Rodgerson
Mrs. L. G. Whedbee
C. C. Skinner

Richmond Branch

J. E. Keesling
J. Lawrence Kirkwood
E. B. Williams
A. C. Wilson
R. G. Horton
W. C. Lewis
R. G. Dew
F. P. Bryant
D. W. Currie
P. A. Taliaferro
Mrs. E. D. Shields
R. L. Gathright

Savannah Branch

R. C. Roberts
J. W. Burmester
Thos. O. Lawton
Mrs. M. H. Olney
Miss Margaret Pritchett
J. L. Cochran
E. L. Rowland
W. G. Brewer
D. L. Ballard
W. R. Loadbolt
I. L. Burkhalter
W. M. Barnes, Jr.
Glenn Harn
W. I. Pirkle

South Carolina

B. H. France
Mrs. O. H. Johnston
H. L. Eichelberger
Fred W. Graham
Joe Sparks
O. R. Rudisill
L. C. Shaw
Robert Adams, Jr.
G. B. Keels
F. E. Normant
V. B. Blankenship, Jr.
George T. Etheredge
Miss Katherine Cullem
H. C. DesChamps
J. S. Ashe
W. H. Crews
W. H. Monckton
J. I. Purdy

Division Number Two—F. S. MUNSELL, Supervisor

Baltimore Branch

Sylvan Newman
W. Hayes Soles
Frank J. Schuster
O. J. Keller, 3rd
Melvin Newman
R. H. Singer

Baltimore Branch (Cont'd.)

F. T. Munsell
Miss C. J. Chambers

Washington Branch

B. F. Satterfield
Ralph Cipriano

Washington Branch (Cont'd.)

Clinton C. Dowling
Miss Ethel M. Youngs
C. E. Abell
Meyer Taske

Wilmington Branch

J. W. Stafford
A. A. Dougherty
W. S. Springer
Mrs. E. S. Paine
W. B. Stephens
W. H. Ellis
N. S. Smith, Jr.
J. S. Flynn

AGENTS WHO FILLED ALLOTMENTS

GULF DEPARTMENT

H. H. CONLEY, *Inspector of Agencies*

Division Number One—H. H. CONLEY, Supervisor

<i>Knoxville Branch</i>	<i>Little Rock Branch (Ctd.)</i>	<i>Memphis Branch (Cont'd)</i>	<i>Nashville Branch (Ctd.)</i>
T. S. McKinney	Harry Gordon	Lester E. Mitchell	Arch E. Northington
S. F. Isaacson	Collin Towler	William K. Barrett	T. T. Cole
W. B. Barker	Van E. Manning	T. M. Mayo	Raymond Wallace
James C. Smith	Harry Schmuck	Thomas M. Milam	
F. E. Crouch	V. E. Guess	James R. Townes	
J. L. Dyer	M. A. Biltz	Lawrence P. Busby	
J. H. Mullins	L. D. Butt	P. H. Gideon	
	M. L. Carter	A. W. Rackley	
	J. J. Sreeton		
	C. B. Craig	<i>Nashville Branch</i>	
	I. J. Bass	W. A. Ogden	J. I. Brown
	Ray Williams	W. Earl Manning	C. F. McClendon
	Y. R. Royal	M. E. Nellums	M. D. Harris
		George E. Bivins	L. F. Clawson
		Greene Benton, Jr.	R. O. Killgore
		F. G. Lee	W. F. Conway
		James T. Granbery	H. V. Balcom
		F. D. Charles	J. C. McKnight
		R. L. Lewis	Percy R. Johnson
			Mrs. Mary C. Wyche
			Fred Wilson, Jr.
			Henry Marston, Jr.
			William J. Fowler
			L. E. Baker

Division Number Two—R. S. MINIER, Supervisor

<i>Birmingham Branch</i>	<i>Jackson Branch (Cont'd)</i>	<i>Mobile Branch</i>	<i>N. Orleans Branch (Ctd.)</i>
J. F. Swindle	Cecil O. Underwood	H. H. Tippin	Jacob B. Purvis
Morris Fisher	William H. Holland	Richard B. Brown	Harry G. DaPonte
Isadore Sperling	Edmund H. Matthews	Maiben Cammack	Benjamin R. White
Alex Gibson	William A. Morris	Ose K. Powell	Edward W. Wilson
L. B. Riddle	William R. McBride	Tom R. Parker	Earl C. Miller
G. W. Miller	Byron J. Blethen		Bernard F. Farrelly
J. H. Lacy	Robert S. Wheatley	<i>Montgomery Branch</i>	Herbert D. Matthews
J. C. Martin	John T. Dement	H. E. Scott	Elias Simon
W. J. Hinson	Norval R. McCullough	J. E. Pitts	Malcolm H. Sutter
Mrs. Ina T. Tinney	Willie G. Wills, Jr.	R. D. Thomas	James E. White
R. W. Campbell	Miss Florence Pachter	R. C. Mullins	James H. Caldwell
Frank M. Jones	Malcolm M. English	Frank Hardy	Mrs. J. F. Lowenberg
	Gilliam M. Smith		Cleveland I. Joseph
	Charles K. Alexander	<i>New Orleans Branch</i>	John A. Chisholm
	Thos. Friel	Randall F. Walker	Mrs. Regina M. Voitier
	Mrs. Sara S. Kerr	Henry C. Yarbrough	John D. Walker
			O. H. Hoffman

AGENTS WHO FILLED ALLOTMENTS

ATLANTIC DEPARTMENT

GEORGE W. LONG, *Inspector of Agencies*

Division Number One—GEORGE W. LONG, Supervisor

Broad Street Branch

Joseph Riff
Mitchell M. Cohen
Jacob Serody
Joseph J. Feinstein
I. L. Jacoby

Harrisburg Branch

James B. Mersereau
William Hoffman
George M. Spangler
Wilmer C. Faust
William B. Bennett
George B. Wortz
Bruce E. Butt
Harry M. Grittner
B. S. Haven
C. D. Carson
John P. Snader
Fred W. Taylor
Lloyd F. McCleaf
Donald R. Shaffer
Wayne S. Beshore
Miss Ann F. Wilkinson
Geo. M. Leicey

Harrisburg Branch (Ctd.)

Michael P. Tierney
J. Addison Martin
W. R. Troutman
A. C. Baugher

Independence Branch

Albert L. Simon
Harold J. Clarke
Arthur W. Frenier
Malcolm B. Petrikin
Leonard P. Levy
Ernest L. Baker

Keystone Branch

Harry Rubinstein
Henry Wilner
Phila. Cl. Hse. Branch
Harry L. Goldberg
Alvah W. Stuart
Virgil B. Baldi
Harry T. Mackenzie
Thomas J. Naughton
Charles Maslovitz
Mrs. Sarah G. Knapp

Phila. Cl. Hse. Branch (Continued)

Harry Pichney
Ralph N. Wiley

Reading Branch

Joel Hershman
Meyer Feinberg
Alfred S. Morgan
Witold M. Yadusky
Alexander Choman
David E. Reis
Lewis Schifreen
Sam Perkin
John A. Kanuck
Fred C. Salber
A. M. Gorfinkel
Louis Goodlefsky
Stanley L. Wien
Calvin R. Bagenstose
Daniel Chapasco
James H. Richards

Scranton Branch

H. A. Rockefeller
Michael C. Wanda

Scranton Branch (Ctd.)

Frank Nelk
Morris Facher
David A. Herring
Mrs. Anna Strauss
Miss K. V. Dougherty
R. H. Smoyer
Miss Molly L. Connolly

Trenton Branch

S. D. Einstein
Louis Glickman
F. R. E. Brader
Meyer Nager
M. H. Seitlin
Max Movshovitz
Levi Ballinger
W. Leslie Rogers
J. P. Hickman
B. V. Laird
Bernard Lotti
John J. Egan, Jr.
Jules X. Dasen
Carl Bloor
Miss Ethel L. Long
Cedric A. Hickman

Division Number Two—MAURICE B. FLOOD, Supervisor

Erie Branch

Harry P. Thornton
Martin E. Healy
E. E. Brown
W. F. Kibler
Edwin B. Rosenzweig
John W. Walters

Johnstown Branch

Coy Jay
H. P. Griffith
P. A. Youngquist
B. E. Bell

Johnstown Branch (Ctd.)

W. S. Lambert
F. M. Torrence
C. B. Boyer
J. M. Bearer
Bruce Croyle
E. C. Miller, Jr.
W. G. Fluke
E. C. Love
C. V. Leo
W. C. Murray
C. M. Rhodes
B. J. Bowman
Miss Helen Kaylor

Johnstown Branch (Ctd.)

E. V. Bishoff
A. O. Hutchinson
J. J. Curry
Pittsburgh Branch
Bennie Hirschfield
Oscar Robins
Abraham Nathanson
L. H. Malenfant
D. E. Crane
Jacob Rothbart
S. M. Oshry
Mrs. Ida Blatt

Pittsburgh Branch (Ctd.)

R. J. Mercer
Wm. H. Dunlap, Jr.
L. A. Mologne
Mrs. E. Hoechstetter
R. L. McCall
Nathaniel P. Kann
Paul Feuerman
Louis Horelick
Isaac Rubin
Mrs. Dora Sulzbacher
W. H. Zellers, Jr.
G. H. McGuire
Samson Adicoff

AGENTS WHO FILLED ALLOTMENTS

EASTERN DEPARTMENT

JAMES E. BRIGGS, *Inspector of Agencies*

<i>Albany Branch</i>	<i>Buffalo Branch (Cont'd)</i>	<i>Eastern Dept. Branch (Continued)</i>	<i>Rochester Branch</i>
Harry H. Ruvin	Miss Mary E. Daley	Max H. Jacobs	John A. Griffin
John McBride	Miss Mabel A. Taylor	Frank Schiffman	Edward J. Leinen
James McMartin	Herman Lewis	Samuel Robins	John F. Griffin
Vernon B. Crounse	Charles L. Reel	Mrs. Rose Brodkin	Irving H. Rodwell
Julius Adler		S. M. Stancliff	Clarence R. Piehler
Adolph Strichman	<i>Connecticut Branch</i>	Samson Kasimer	George T. Hyland
Jacob H. Friedman	A. H. Pitney	E. M. Matalon	Raymond L. Guppy
Luke H. Nichols	J. A. Brennan	Miss Aileen C. Kelleher	Herbert S. Redfern
Howard A. Shearer	B. J. Malahan	Patrick Lally	John J. Duffy
Jay A. Onderdonk	Benjamin E. Krall		Miss F. Blanche Drury
Mrs. Julia A. Farrell	F. E. Hasbrouck		David D. Bradley
	Mrs. Ida Swarsky		John T. Kellogg
<i>Binghamton Branch</i>	A. J. Lotano		
Charles P. Lynch		<i>Montreal Branch</i>	<i>Syracuse Branch</i>
Edward F. Cramer	<i>Eastern Dept. Branch</i>	A. H. Vipond	Earl B. Johnson
Mrs. L. Mabel Brauner	Isidore Spiegel	H. A. Mitchell	William H. Dyer
I. Herbert Graff	Alexander Tulin	T. E. Wright	Henry E. Graves
Wm. A. Miller, Jr.	Theodore Borenstein	Moses Kaplan	Walter A. Gifford
S. Fay Welch	Abraham Polekoff	Oscar Despars	David Marquisee
Louis R. Ball	Miss Esther G. Cohen	John A. Gariepy	Joseph H. Epstein
William Unterschutz	Julius Michael	W. P. Gould	James D. Drennan
Almon H. Gardiner	Daniel Levine	John M. Darby	William L. Adams
Martin L. Scanlon	Justus A. Schlichting	S. A. Leavitt	G. Lyle Stillman
<i>Buffalo Branch</i>	S. L. Joseph	A. R. B. Taylor	Vincent J. Dolan
William J. Garnett	Isaac Wedeen	John D. MacRae	
George T. Ganey	Peter J. MacSwiney	J. W. Kennedy	
Mrs. R. G. Cohen	Miss Renabel M. Boney	Simon Kanigsberg	
Simon Farber	A. B. Cesar		<i>Toronto Branch</i>
Adelbert F. Murphy	Herman M. Masters	Poughkeepsie Branch	Peter Palmer
Mrs. Ana H. Storey	E. H. Quigley	William H. Pease	W. A. Briggs
William H. Powell	Louis W. Lapidus	William W. Fortney	Thomas H. Whitaker
John Lynch	Samuel Strom	Philip M. Dwyer	John M. Laing
Mrs. Irene Margulis	Herman Wechsler	Howard S. Dayton	Samuel Ducove
Chester A. Bayles	N. Constantine	Wallace W. Lent	Mrs. Dora Levine
Daniel N. Weil	Geo. Kocsis	Adolph Haberstumpf	
Louis M. Bryant	Harry Horwitz	Chapell Peake	
William R. Roth	M. D. Levinson	John H. Stoddard, Jr.	
Miss Lillian L. Voelker	Simon Jankowitz		<i>Watertown Branch</i>
Max Lorbeer	Frank X. Zema	Quebec Branch	William Mayette
Mrs. Crainee Schultz	David Cohen	J. R. Chabot	Fred D. Maine
Miss Kathryn M. Dailey	Herman Meyers	J. Aime Cloutier	Bernard G. Fregoe
E. B. Lane	Charles Goodman	J. G. Arsenault	Cyrus G. Everett
	Mrs. Helen Singer	P. E. Perron	George S. Lewis
	Samuel Eilender	B. D. Baxter	Michael J. Sherry
		Omer Garant	Richard J. Sherry
			Elwin B. Hobbs

AGENTS WHO FILLED ALLOTMENTS

NORTHWESTERN DEPARTMENT

R. E. PETERS, *Inspector of Agencies*

<i>Capital Branch</i>	<i>Green Bay Branch</i>	<i>Minneapolis Branch</i>	<i>Winnipeg Branch</i>
G. W. Yahn	E. M. LaPlant	Frank W. Groff	Ephraim Wolfson
T. F. McDonald	T. S. Williams	Elwood F. Ledin	N. W. Shaffer
Mrs. N. F. Bray	F. J. Jansky	George W. Phillips	A. T. Forsythe
Miss H. M. Weaver	W. F. McGowan	Ralph H. Brastad	David Ross
E. E. Brown	A. B. Hume	Mrs. Sarah Y. Shalett	
E. B. Gay	C. C. Baker	Harry A. Anderson	
O. J. Ash	J. C. Hall	Peter Skanse	
F. A. Grover	M. A. Schwab	Frank A. Bengston	Charles W. Felker
W. E. Shipley	G. E. McGowan	I. R. Campbell	George F. Rowe
J. E. Geiwitz	Clifford Duenk	Jai S. Russ	John A. Clark
W. R. Kenney	W. H. Wright	Ivan L. Foote	Joseph G. Pollak
J. P. Kelly	C. H. Hanson	Miss Helen Fay	Guy A. Blaisdell
Frank Weston	T. E. Roe	Mrs. N. E. Cary	Irving J. Breslauer
Alvin H. Olson	A. J. Mill	Wilson J. Kerr	George DeGroot
H. N. Higgins	Ivan Pomeroy	Alfred B. Mead	Derwin J. Harmeling
J. E. McDowell			Aloys W. Pfeiffer
Burnham Tanner			Edward C. Hoefs
<i>Fargo Branch</i>	<i>Lake Superior Branch</i>	<i>St. Paul Branch</i>	Eugene C. Weingart
Maurice H. Aved	Geo. H. Buchanan	Fred A. Wood	Rudolph A. Finst
W. H. Whitver	James A. Gillespie	George G. Ledin	Herbert D. Spoor
A. W. Johnson	Mrs. Emma D. Whiting	Fred A. Snyder	Lawrence C. Jacobs
F. G. Spielberger	Henry J. Lillquist	Fred R. Kalm	Frank I. Darnieder
<i>Grand Forks Branch</i>	Homer B. Hursh	N. H. Allen	Thomas E. Doolan
J. A. Nelson	Salem Olson	William O. Henderson	Frederick Nyberg
J. S. Anderson	L. J. Lindstrom	Howard G. Jones	Rowland Williams
E. J. Collette	John B. Wirkku	Harry E. Cook	Harley C. Hilton
N. J. Walper	Chas. J. Babicky	Thomas B. Brick	Lawrence J. McGovern
A. P. Newgard	John P. Harch	Elmer D. Allen	John M. Moore
	Scott Buchanan	Ralph I. Merrill	Walter G. Meyer
	Miss Lena Munson	D. J. Coleman	Carl E. Reiss
	Aron Johnson	Henry F. Vihstadt	

WESTERN DEPARTMENT

A. S. ELFORD, *Inspector of Agencies*

<i>British Columbia Branch</i>	<i>Idaho Branch</i>	<i>Montana Branch (Cont'd)</i>	<i>Oregon Branch (Cont'd)</i>
J. T. Wilkinson	Harry R. Harn	J. H. Dunaway	Ray E. Wright
J. N. Betts	H. L. Simpson	W. F. Cashmore	Mrs. M. Durand
E. A. Williamson			E. F. Smith
H. G. Findlay			D. L. Seely
<i>Calgary Branch</i>	<i>Montana Branch</i>	<i>Oregon Branch</i>	Samuel J. Coleman
Abram C. Newcomb	O. A. Demple	J. Albert Matson	Miss Mary C. Campbell
Carl L. Halmrast	C. W. Young	R. M. Smith	Frank Eberhart
Francis A. McKenna	W. A. Cameron	Cecil R. Fuller	S. C. M. Appleby
William H. Jackson	George Redding	William Bittle Wells	C. C. Smith
Donald Sinclair	Frank D. Lee	J. W. Hale	Mrs. Kathryn Henderson
A. B. Brown	Frank Hildenbrand	W. W. Laughlin	D. C. Evans
	N. W. Staley	Allen W. Davis	William V. Crawford
	L. J. Garrison	E. O. Wyatt	Miss Josephine Goodale
		R. G. Armstrong	

AGENTS WHO FILLED ALLOTMENTS

WESTERN DEPARTMENT (*Continued*)

Seattle Branch

Frederick C. Moser
Clyde L. Pittman
Charles K. White
August W. Conradt
H. M. Stryker
Tom E. Peet
Azra M. Willis
Charles S. Bilger
Charles Rantz
S. Sasabe
C. W. Smith
John Victor Erickson

Seattle Branch (Cont'd)

A. P. Merrill
E. R. Van Leuven
M. J. Senz
Wilbur M. Huestis
Alfred S. Kepner
W. P. Murphy
A. B. Clausen
A. J. Hardin
Eugene Brunner
Howard T. Brace
Dr. Brazee Hawkins
James D. Ingham

Seattle Branch (Cont'd)

G. C. Tilton
Theodore H. Little
Spokane Branch
J. Howard Shubert
Luther Giles
Frank Walton
Mrs. Edith Hood
E. K. Ryder
George Rennie
Astor A. Seaborg
Southwell Willman

Tacoma Branch

R. A. Blundell
O. F. Gloystein
Clyde E. Powell
J. H. McMath
Mrs. M. A. Weatherby
A. W. Nelson
Irvin A. Cole
Al. Duenwald
G. Elwood Hunt
Guy H. Burdick
Arthur G. Berry
H. M. Prechel

NORTHEASTERN DEPARTMENT

ALEX. S. BROWNE, *Inspector of Agencies*

Commonwealth Branch

John L. Mulrenan
William J. McGaffee, Jr.
Nicholas Scaramella
Malcolm H. Oak
Richard J. Drew

Maine Branch

Mrs. Lela M. D. White
Mrs. Ellen C. Paine
James A. Clarke
William J. Whited
Joseph P. Rand
Harry Rubinoff
Ellsworth E. Barker
Austin W. Keating
Jesse D. Littlefield
Charles W. Powers

New England Branch

M. C. O'Neill
F. P. Laughlin
H. S. Ravven
Max Lipson
Abraham Knight
Samuel Toy

New England Branch (Continued)

J. N. Keefe
R. B. Alexander
Hyman Richmond
C. C. Prince
William Currie
A. O. Feather
Adrianos Nicholas
W. J. Sands
Samuel Zeltzer
Nathan Bamel
S. S. Gordon
H. H. Warman
H. F. Pulver
H. L. Butters

New Hampshire Branch

Chris A. Allen
Charles M. Day
Edgar G. Varney

Old Colony Branch

Morris Loitman
Louis Cohen
George E. Kalem

Old Colony Branch (Ctd.)

Louis I. Rice
George Harris
Dwight E. Timmerman
Abraham Tzudiker
Kapriel M. Kaprielian
Abraham Rome
Maurice M. Levy
Peter Levine
John G. Moustis
Jacob L. Deitch
Isidore Solow
Haroutun V. Siranossian
Samuel Heimberg
Julius Rosenblum
William Weinstein
Israel H. Glimcher

Rhode Island Branch

Charles A. Bergmann
Gustave C. Anderson
Stephan M. Petrowsky
John E. Farley
Philip E. Quinn
James S. McCabe

Rhode Island Branch

(Continued)
Arthur B. Commerford
Vermont Branch
C. A. McGovern
C. H. Aiken
K. H. Ward
D. V. McNaught
L. B. Corbett
R. H. Standish

Western Mass. Branch

Constantine G. Primbas
Simon J. Feiner
Michael D. Carey
John M. Carlin
Patrick J. Quinn
Edward R. Whalen
John A. Kennedy
John H. Whitcomb

Worcester Branch

Harold J. Begley
Mrs. Rose Ganzburg
David Burwick



A BRILLIANT THRONG DEDICATES THE NEW HOME OFFICE

FIVE HUNDRED FORTY NYLIC PILGRIMS, AND THEIR LADIES FAIR, THRONGED THE CORRIDORS, AND, WITH GUIDES, INSPECTED THE WONDERFUL BUILDING, MET THE OFFICIALS AND DEPARTMENT HEADS; AND TO IT ALL THEY GAVE THEIR ENTHUSIASTIC APPROVAL

The skies were fair and the day was auspicious. The weatherman was on our side and served a quality of air and sunlight that enhanced the pleasure of the festivities. The long struggle was over, the Pilgrims and Warriors, as President Kingsley termed them in his scholarly address at the banquet, were indeed a happy family as they journeyed through the Home that, Vice-President T. A. Buckner said, may house us and our successors for the next fifty years or more.

We were honored by the presence of three guests from abroad, distinguished by forty years or more of service, now retired: Dr. M. Aranyi of Paris, formerly Director General of Agencies for France and Switzerland; Julius Kahn of Frankfort, formerly Director General of Agencies in Germany, accompanied by Mrs. Kahn, and Wm. R. Collinson of London, formerly Resident Secretary for Great Britain, now active in the field for the Sun Life of Canada and a member of their \$200,000 Club.

The gathering at the evening banquet sent their regrets by wire to the new member of the Board of Directors, Honorable Calvin Coolidge,

former President of the United States, and now Chairman of the Agency Committee, who was unable to be present, and sent the following letter, which was read by President Kingsley:

CALVIN COOLIDGE
NORTHAMPTON
MASSACHUSETTS

June 2, 1929.

Darwin P. Kingsley, Esq.,
President of the New York Life Insurance Company.
My dear Mr. Kingsley:

It is with the deepest regret that I have to advise you that I injured my arm in the quest for a big fish making it so inconvenient to travel that I have been obliged to give up my plans to attend the dinner the New York Life Insurance Company is giving to some of its agents on June Third. I had especially anticipated meeting this large and representative body of our field marshals and being present to hear the words of commendation and congratulation that you will give them. I know that in spite of all that the Home Office can do the success of our Company depends in the first instance on the knowledge, courage and skill with which our agents present the great benefits of insurance to prospective policy holders. The importance of their work cannot be overestimated. No praise that you can bestow upon their success can be too great. The growth and expansion of the Company and the consequent benefits which accrue to the public is due in large part to their faithful and efficient efforts.

I wish you would give my cordial greetings to these missionaries of sound and enduring prosperity and my best wishes for their continued success.

Cordially yours,



Affectionate greeting and a big bunch of roses were sent to "Jack" Parker, Senior Nylic and Agents' Counselor-at-Large, who was a winner in the Contest, but unable to attend, being somewhat under the weather.

The Festivities Began on Monday Forenoon, June 3

Reception Committees met delegates from all quarters of the United States and Canada at the designated hotels, attending to their room assignments and seeing that they were made comfortable.

At 12 o'clock, noon, luncheon was served at the hotels where delegates were registered, affording opportunities to become acquainted with each other, greet old friends, and make new ones.

At 2:30 in the afternoon Royal Blue Sight-Seeing Busses left the delegates' hotels for sight-seeing trips about New York and Brooklyn, enthusiastically spoken of by many.

At 7:30 P. M. the Pilgrims were banqueted by the Officers of the Company in the Grand Ballroom of the Hotel Pennsylvania. What an improvement over past meetings on similar occasions. Microphones and transmitters in front of the speakers enabled all in the great hall and galleries to hear and enjoy the music and the addresses of President Kingsley and Dr. Lawrence F. Abbott of the Board of Directors. The President touched on the highlights of the eighty-four years that mark the progress of this great Institution, culminating in the Dedication Ceremonies. His address concludes this volume.

Dr. Abbott's Remarks

The only other speaker was Dr. Abbott, who, as you know, is engaged in bringing the history of the Company to date, including the Dedicatory Exercises. "Some may attribute the steady and uninterrupted growth in the prosperity of the New York Life," said Dr. Abbott, "to the general growth in population and wealth of the country. But a slight comparison of the Company's annual figures and similar figures from United States census reports show that the New York Life has grown faster than the United States, its national wealth increasing from 126 Billions of Dollars in 1906 to about 360 Billions of Dollars in 1928, an increase of 180%; while the assets of the New York Life, that is to say, its accumulated wealth, increased from 475 Millions to One Billion Five

Hundred and Thirty-five Millions of Dollars in the same period, or 223%! The fundamental explanation of the Company's remarkable and steady success is that, in the storm and stress of panic, commercial failures, legislative animosity, war, and catastrophes of nature, it has kept at its work steadily, persistently,—performing its daily tasks faithfully, loyally, and unterrified."

Mr. Coolidge's Absence was Regretted

A feature scheduled for this session was the presentation of Certificates of Merit to the Ten Winning Leaders by the Honorable Calvin Coolidge. In his absence, Vice-President T. A. Buckner, acting as "pinch hitter," delivered Diplomas artistically engrossed by our artist, Mr. Martin Sorensen, to the following winners:

PHILIP S. ROSEN, '23, Vanderbilt Avenue Branch, in his early twenties, following in the footsteps of his father, the late Harry B. Rosen, had the Greatest 3-Months Paid Business, \$915,000, among more than 10,000 agents; especially significant in that he also led everybody in the Old Home Contest in 1928 with a paid insurance of \$1,118,500 secured by him in but eight weeks; two outstanding personal achievements.

JOHN A. CAMPBELL, '28, Vanderbilt Avenue Branch, won his Certificate for having paid for the Second Largest Amount, \$842,000, in the three months. Especial honors are his under three headings—(1) He is Second High in a contest of the utmost importance. (2) He had the largest volume of any new agent, having been in the service only 8 months. (3) His is the greatest business paid for by any Non-Club member. A newcomer, he early enters a group of the biggest writers in the service.

FREDERICK C. MOSER, '07, Seattle Branch, received his Certificate for having surpassed his allotment by a Greater Volume than any other \$400,000 Club member. He does this as a Senior Nylic, an exceptional and additional distinction. He is a Charter Member of the Four Club and always in the front rank.

JOHN H. DAVIS, JR., '15, Long Beach Branch, was decorated for having the Second Largest Excess over his allotment of any member of the \$400,000 Club. He is a Charter Member of that Club and a leading writer among the many able representatives on the Pacific Coast.

HARRY J. ROACH, '04, Cleveland Branch, has the Third Largest Excess over his allotment of any member of the Top Club. He is a Charter Member of it and one of the several Senior Nylics in this distinguished group, an apostle of enthusiastic labor.

SHIRLEY J. WEINBERG, '19, Detroit Branch, distinguished for having paid for the Greatest Volume over and above his allotment of any member of the \$200,000 Club. A consistent member of that Club for the past five years.

MRS. LELA M. D. WHITE, '16, Maine Branch, decorates the women of the organization by paying for the Second Largest Excess over her allotment of any member of the \$200,000 Club, in which she has maintained a distinguished record for many years. Mrs. White lives in Lewiston, Me., and is a fine example of a motherly business woman.

HARRY L. GOLDBERG, '18, Philadelphia Clearing-House, is publicly praised in his Certificate for having the Greatest Excess over his allotment of any Non-Club member among the older agents of the Company. This evidence of his capacity should elevate him to eminence in the profession.

FREDERICK A. HAMMERQUIST, '22, Sioux Falls, South Dakota Branch, leads every agent in the United States and Canada on Number of Paid Applications, settling for the remarkable number of 161 separate items in the period. His record is unsurpassed in this or any company so far as we know. He is a member of the \$400,000 Club and gets his great results in a country territory.

FREDERICK S. SMART, '20, Salt Lake City, Utah, Intermountain Branch won his Certificate by paying for the Second Greatest Number of Applications, 133, in the period, by any agent in the United States and Canada. Another outstanding record that many other agents should take to heart and profit by.

Movietones were shown of the scenes attending the election of Mr. Coolidge to the Board at the meeting of the Board of Directors on May 8, greatly to the entertainment of the delegates. A flashlight picture was taken of the diners and the President graciously invited them to enjoy the remainder of the evening with dancing in the ballroom.

Tuesday, June 4, Filled with Valuable and Interesting Experiences

At 10 in the morning the delegates were received by the Reception Committee in the main corridor of the Home Office at Madison Avenue and 26th Street and escorted through the building, a miniature city in itself, equipped to handle the business needs of over seven thousand five hundred people when the offices are fully tenanted.

The Company kitchens and lunchrooms where 3,500 employees have their noon-day meal, equipments resembling those of a great hotel, were of special interest, they were so huge and so spick and span.

At 12:30 P. M. a luncheon in honor of the delegates was served in the women's dining room in the first basement, followed by a meeting in the great corridor outside, equipped with microphone and loud speakers, enabling all to hear and enjoy. Glory be to the microphone.

Second Vice-President Lindsay Presided

Congratulating the delegates on the excellence of their work, he said that 107 Millions of paid insurance were received at the Home Office in the month of May, casting in the shade every great record of the past, and expressed the Company's appreciation of the results that brought the winners to New York, as well as the work of the additional 1,337 representatives who filled their allotments or better.

Sol Vogel of San Francisco, our Sousa-like concert-meister, brought the audience to its feet with that rousing hymn of his, "Shout for Nylic," reminding one of a great Club meeting. Miss Kala Mitzel, 14 years old, talented granddaughter of Ephraim Wolfson of Winnipeg, one of the winning Two Club members attending, entertained with two remarkable violin solos.

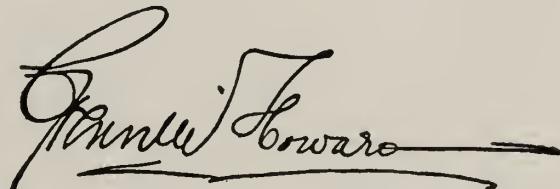
Mr. Buckner Extended Congratulations

Vice-President T. A. Buckner in a few words congratulated the winners and the grand total of 1,877 representatives who filled their Contest allotments, accounting for their share in the greatest display of paid insurance in the three months in the Company's history, over 80,000 applications for \$273,841,283. He was particularly impressed with the fine work of Fred Hammerquist and Fred Smart, who in their distant and country territories, have looked after the welfare of the many hundreds of people involved in insurance under 161 and 133 paid applications, respectively, two exceptionally fine records. He praised the general excellence of the work of several of the big writers, among them Jacob Levy, Bronx Branch, Abraham Seff, Knickerbocker; A. J. Crystal, 42d Street; Isidore Spiegel, Eastern Department; Joel Hershman, Reading, and Louis Pomeranz, Knickerbocker, all of whom in addition to their high personal showings, are of material service to the Company in attracting and getting new agents and in other effective ways. As their names were called all of the men congratulated arose in order that the audience might recognize and know them.

Second Vice-President Aiken gave some figures about the new building that were very interesting. Excavations for foundations, 125,000 cubic yards of rock and 22,000 cubic yards of dirt; travertine for floors, 18,000 cubic feet; pneumatic tubes, 8 miles with 7,000 to 10,000 conveyors sent through the tubes per day; refrigerating system supplies 1,800 gallons of drinking and other water per hour; manufactures 40 tons of clear ice per day; freezes 200 gallons of ice cream per day; maintains refrigerating temperature in 42 different refrigerators and refrigerating rooms through the building.

THIRD VICE-PRESIDENT LANGMUIR CLOSED THE SESSION WITH A STORY OF HIS WESTERN TRIP. HE SAW A WHEAT FIELD IN WHICH THE GRAIN WAS TO HIS SHOULDERS IN HEIGHT. A BABY WANDERED INTO IT AND WAS LOST. INDIVIDUAL FARMERS ROUNDABOUT WENT INTO THE STANDING GRAIN AND TRIED TO FIND THE CHILD BUT WITHOUT SUCCESS. FINALLY SOMEONE SUGGESTED THAT THEY GO THROUGH THE GRAIN HAND IN HAND STARTING AT THE SPOT WHERE THE BABY ENTERED. THEY WERE SUCCESSFUL. THEY FOUND THE CHILD. THAT IN EFFECT WAS THE WAY THE GREAT RESULTS WERE REACHED IN THIS DEDICATION CONTEST. YOU WENT AT IT, THE WHOLE FIELD WENT AT IT, HAND IN HAND AND YOU FOUND THE GOAL.

Thus Was This Great Structure Dedicated!

A handwritten signature in black ink, appearing to read "Franklin J. Howard". The signature is fluid and cursive, with a horizontal line extending from the end of the name.

New York, June 8, 1929

Field Editor.



PILGRIMS AND WARRIORS



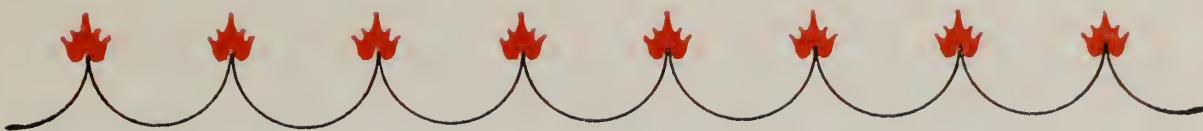
An Address by
DARWIN P. KINGSLEY
President, New York Life Insurance Company



DELIVERED AT A DINNER GIVEN BY THE
COMPANY JUNE THIRD, NINETEEN TWENTY-
NINE, TO THE WINNERS IN THE DEDICATION
CONTEST OF JANUARY, FEBRUARY & MARCH

H O T E L P E N N S Y L V A N I A , N E W Y O R K





PILGRIMS AND WARRIORS

In the presence of this brilliant company and on this historic occasion my mind naturally runs back over the forty years that separate us from the day I began service in Nylic, and especially over the twenty-two years that separate us from my first election as President.

Time denies me any extended review of those years to-night, but I will throw on the screen of memory two quick pictures of the hopes and fears of Nylic men and women on the 17th of June, 1907, the date when my work as President began.

Twenty-two years is a long time in any life, and after twenty-two years that have been almost desperately busy and forward-looking, pictures of conditions in 1907 naturally have grown dim. So dim had they become in my memory, that I had forgotten completely a huge tome of seven hundred and fifty pages in which the letters and telegrams and cables which came to me at the time of my first election have been preserved. I discovered this record recently in my library, and I turned its mute and eloquent pages with mixed emotions.

We were a world-wide Company then, and the pictures registered in those pages express emotions that came from the entire world. I select two expressions of opinion out of hundreds recorded.

The first picture is drawn by that rugged old North of Ireland man, Mr. Alexander E. Orr. In a beautiful letter, full of the satisfaction that followed the consciousness which he felt, but did not directly express, that he had rendered a noble service to the policy holders of the Company at a very critical period, he expresses great affection for me, and powerfully forecasts a great future for the Company.

Curiously enough (because he was not a Life Insurance man and had been a member of the Nylic household for only a short time), his letter is much more optimistic than a letter written by Mr. Rufus W. Weeks, who

had spent his life with the Company, who was then a Vice-President and is still living. Mr. Weeks' letter undoubtedly reflects average opinion, inside and outside the Company, at that time. His attitude was justified by existing conditions. We had barely passed through the fiery furnace, and the angry flames lighted by the Investigation of 1905-6 were still leaping all about us. His letter written from Lakewood, N. J., and dated June 17, 1907, draws this picture:

"The law forbids you a brilliant administration.
Since your administration must be prosaic, it
would be suitable to make a prosaic beginning."

Because of the presence of this company and all that it represents, because of the record of twenty-two years, I can at least say that Mr. Weeks was wrong in foreshadowing a prosaic administration. The years that separate us from 1907 may not record a brilliant administration, but they certainly do not record a prosaic administration.

Upon the whole we shall have to admit that Mr. Orr had a clearer vision of the future than Mr. Weeks.

To-night we are still busy, still forward-looking, and I doubt if a pessimistic forecast lies in the mind of any person here.

I therefore say without reservation that in the past twenty-two years, yes, in the past forty years, I have never attended such a meeting as this. Someone will say—"Of course! We never had such a building before. We never had such an occasion as this."

Only partly true. We had a new and a very beautiful building thirty-two years ago—it is still a beautiful building—at 346 Broadway. There are few buildings in the city which surpass it architecturally. It did not occur to anyone to celebrate the beginning or the completion of that building, although one of the high spots in the new building, the Board Room, was transferred bit by bit from 346 Broadway, and had been there all the intervening years.

I presume we laid no cornerstone, gave no dinner at its formal opening and held no great dedicatory meeting like this, because we had not

then fully developed the Club and Convention and Competition Idea. Now we have, and that development is perhaps our outstanding life insurance achievement in the period that separates the completion of these two buildings. We have had many significant and memorable meetings and conferences in that time, but it is fair to say that we have never had assembled anywhere at any time such a complete cross-section as this is of the fighting forces of the Company.

Here, as winners and guests of the Company, are Directors, Inspectors, Agency Directors, Supervisors, Instructors, Club Members, Non-Club Agents, New Agents, that very distinguished group who are here because of volume of new business, and a group from beyond the sea.

In behalf of all the traditions and history, the triumphs, the tragedies and the personalities that blend to make the Nylic of yesterday and the Nylic of to-night, I welcome you.

The Central \$200,000 Club—first of all meetings something like this—held its initial convention at Put-in Bay in 1896. What a panorama of progress, of hard work, of friendly rivalry and great achievement unrolls before us older Nylics as we let our minds sweep over the intervening years!

In that panorama, there are registered days of triumph and days of pain and sorrow.

There was a time about twenty-five years ago when but for the courage and faith of a few men New York Life Insurance Company might now be little more than a memory.

Most of you know little of those days, many of you have heard of them, a few of you carry on your minds and hearts scars which mutely testify to the agony you then endured.

I make these references because a great institution develops somewhat as a man develops. Hard days, sad days, bad days are a part of life and have their uses. They are a necessary part of the story of every great humanitarian enterprise.

That first Club had 26 members. Now the membership of such Clubs numbers 1,000. That 1,000 is the index number—explaining

largely present assets, outstanding insurance and surplus. I am thinking now of two major events:

1st, The investigation of 1905-6 in which it was officially declared that the magnitude of this Company, if permitted to grow unrestricted, would soon become a serious menace to the community. (Mr. Weeks was thinking of that when he wrote me.)

2d, The World War.

The Investigation of 1905-6 corrected some serious faults common to all corporate life, but it crippled this Company for a time.

The War smashed our world-wide organization and drove us back to North America. Our field geographically shrunk probably 75%. From having offices in every considerable city in the world we now have offices only in the United States (except Texas) and in Canada, and we are not without hope that Texas may some day rejoin the Union.

That one-time world organization is represented in this room. Here are Dr. Aranyi of Paris, William R. Collinson of London and Julius Kahn of Germany. Heroes all to whom Nylic is still and will always be a name that survives the crash of empires.

But notwithstanding those two staggering events we have gone on to greater achievements because we never lost our faith, and because Life Insurance labors in the world of spiritual values; it deals with that thing which contains all value, and while our geographic world has shrunk our spiritual world has expanded and, in our remaining twenty-five percent, we achieve three times as much as we did when the entire world was our field. This reflection serves to emphasize two great facts—

First, that in international relations the world is still in a condition of semi-savagery.

Second, that the total of human values which could be and some day will be expressed in life insurance surpasses comprehension.

We went out to carry the Evangel called Life Insurance to all the world and we found after an experience of fifty years that while the people of the world heard us gladly governments did not.

We found that it is possible for a *de facto* government to exist, which

in sheer perfidy and cruelty surpasses the capacity of any individual of whom we have any record. We found that the menace of war made it unwise for us to operate in most otherwise responsible foreign states.

To-night we rather reverse the picture I have just drawn and I welcome you here not as missionaries but as pilgrims.

Pilgrims visit places that to them are holy. Most of you are warriors at home but not here. To-night you are pilgrims. You have not traveled barefoot and hungry as pilgrims do, you have come in Pullman cars over steel rails from about every section of the North American Continent, and in great ships from beyond the Atlantic. You have come because you have earned the right to come. You have paid the price. You first toiled in a great cause.

You strove first not to save your own souls but to save the souls of others.

This differentiates you from those who go weary and foot-sore to Mecca or Benares or Fujiama or Jerusalem.

Such pilgrims seek their own salvation. You are here not to insure your own salvation but to refresh your strength after having successfully labored for the salvation of others.

All pilgrims expect at the end of their journey to see or touch something that inspires and satisfies.

What group of Pilgrims ever gazed on a fairer prospect than here greets your eyes! The steel and stone and cement of that great building at Madison Square are real symbols of the labors through eighty-four years of thousands who never saw the building and in the flesh never will see it. Its mass, its symmetry, its beauty, its ecclesiastical touch are the realization of the dreams and hopes and ideals of an army of high-minded men and women now passed on.

You have come to-day as pilgrims, as truly pilgrims as the devotees of any faith. You represent a new faith, a faith that teaches the supreme value of human life, a faith which holds that in human life itself lies a power which shall some day produce on earth conditions that are to us no more comprehensible now than the visions of John of Patmos were

to the early or later Christians. This faith of yours represents a distinct shift in the purpose and outlook of men.

When people grasp the great truth that the progress and welfare of the race is after all the great objective, when they understand that individual welfare can, without sacrificing individual and present interest, be merged into a larger purpose which will lift the whole plan of living to a higher level, then will come real sociological progress. That is the purpose and significance of life insurance.

When men are so organized that the living shall gain strength from the billions that have fallen on sleep, when the individual labors of men shall ultimately but certainly produce something of which the laborer had no conception, something as glorious as James de Peyster Ogden and Morris Franklin have produced, they having no comprehension of what was coming, then the mystery of death will be lost sight of in the glories of life, and pilgrimages like yours will multiply, undertaken for a new purpose and for a new reason.

The sociology of the North American Indian is no farther removed from the sociology of our day than our conception of life and living is removed from the sociology that is to be.

To me Life Insurance is the only true prophet of that vast coming transformation.

We shall live on here amongst our descendants and as gloriously as our founders live in us to-day.

The new Home which rises clean and symmetrical and majestic and beautiful, is to all of you a fruition of the qualities which inhere in your work day by day.

You see in its majesty and symmetry the majesty and symmetry expressed in \$7,000,000,000 of outstanding insurance. You see in its beauty a material expression of the only really valuable and beautiful thing in the world—human life.

As mere words, altruism, thrift, self-respect, justice, social obligations, even religion and government fail fully to reveal themselves, they do not fully translate themselves, until they take on physical form.

Seeing the Capitol in Washington means more to the average man than reading the Constitution.

The vast spaces, the soaring arches, the soft lights, the quivering silences of a great cathedral, speak to the average man and woman as no priest or preacher can.

Nevertheless the Government is greater than the Capitol, the Church is greater than all its Cathedrals, and our Company is greater than the glorious building we now dedicate.

Having yourselves seen the building at Madison Square, you will go back to your work (and I say this reverently) with a new feeling in your hearts, an emotion akin to that felt by the pilgrim who has climbed the heights of Fujiama or bathed in Holy Ganges at Benares.

As Pilgrims I welcome you, as Warriors you will go home.

Your work is only begun. The work of eighty-four years is registered in our Company and in our Home Office. Only a handful of the thousands who toiled during those years had any vision of what they were really doing, and only our living warriors and their successors can see this great Capitol in all its beauty. Let us hope that some of the earlier warriors may yet revisit these "glimpses of the moon" and see in what manner they have become immortal.

I can imagine a shadowy procession drifting through the night across Madison Square:

Morris Franklin who toiled faithfully as President for thirty-seven years, William H. Beers whose genius lifted the Company out of mediocrity, John A. McCall, the beloved martyr, George W. Perkins, the organizing genius, Alexander G. Hawes who after our Civil War carried the Nylic banner across the continent to San Francisco and back across the Atlantic to London, Charles C. Whitney, the sound adviser of three Presidents, Livingston Mims who gave us a name and a place in the old South, William E. Ingersoll who wept when telling me that because of his years in Europe he had never had the privilege of voting for a President of the United States.

If vision of this kind is granted to them, they will see more than a

realization of all their dreams. So may it be with our shades some day.

Our eyes have seen the present glory; but we have not grasped, we cannot grasp, the glories that are to be.

Except in generalities I dare not attempt to sketch what we shall see when as wraiths we, perchance, drift back a hundred years hence.

I do not mean by this to imply that pilgrims will come hereafter because we have here, or somewhere, a more beautiful building than this. Our building is not so beautiful nor so majestic nor so prophetic as the Company itself. The building is, after all, only a symbol. We seek to realize the great Idea which the symbol represents.

You will remember that Sir Launfal seeking the Grail went out in shining armor and seeing a leper, after the manner of the world, “—tossed him a piece of gold.” Returning after many and vain wanderings Sir Launfal did not again toss the leper a piece of gold but divided a crust with him and gave him drink from a wooden bowl.

And immediately, as Lowell puts it—

A light shone round about the place
The leper no longer crouched at his side
But stood before him glorified

* * * * *

And the voice that was calmer than silence said:
Lo it is I, be not afraid:
In many climes without avail,
Thou has spent thy life for the Holy Grail:
Behold it is here, * * * * *

You or your successors shall hear that voice one day, when through life insurance the self-respect of the world has been so developed that no one salves his conscience by tossing to the necessity of others a piece of gold, but all help all, and all together drink from a wooden bowl.

Then about all of us will shine the light that Sir Launfal saw, and men shall find the Holy Grail.

The amount of Life Insurance in force in any community is a measure of the mental and moral status of that community. Life insurance cannot flourish in an intellectually, morally or financially impoverished

State. It is an adjunct of an advanced and complicated social condition, but social conditions and civilizations studied in one period and then studied in another remind one of the old epigram that heterodoxy of to-day may be the orthodoxy of to-morrow. We think our civilization is rather splendid, and so it is by comparison with conditions that existed earlier, but the time is not far off when we shall be rated in many respects as only half-civilized and internationally we shall be rated as not much better than half-savage.

The most glorious thing in the history of the world is the story of man's eternal fight and constant advance. Man has fought, part of the time blindly, responding to an instinct which he did not understand, and then he has fought intelligently, but he has always fought. If he had not he would now be as extinct as the dodo.

The splendid and prophetic part of your work is that you are fighting on his side all the time. You directly fight every enemy of man from physical disease to moral irresponsibility. You fight with vision. You teach men to organize an army made up of generations, not merely of human units. You plan in centuries and not in days. You foreshadow a civilization in which men, measured by the experiences and achievements of earlier men, shall live a thousand years, in which wars shall cease, in which human life shall approach its apotheosis.

At the laying of the cornerstone on June 17, 1927, I said:

"We dedicate this building to the better
development of the science of society."

and although I had then only imperfectly visualized that majestic pile, I added:

"Its physical majesty and beauty will
reflect the moral majesty and beauty
of the Impulse that created it."

To-night, quick in our appreciation of the moral majesty and beauty of that Impulse, we dedicate ourselves to the creation of a more splendid temple, one that shall more perfectly reflect that Impulse, to be made not of steel and stone and cement but out of the infinite power and beauty of human life.

